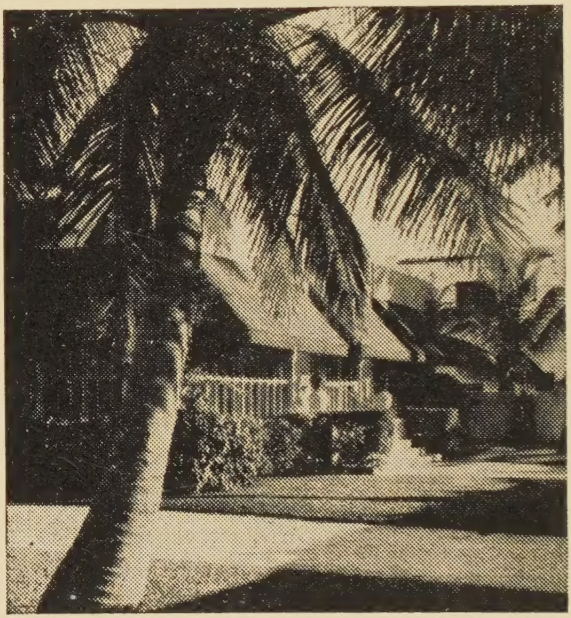
STEPHEN GIRARD
FOUNDER

1750 - 1831



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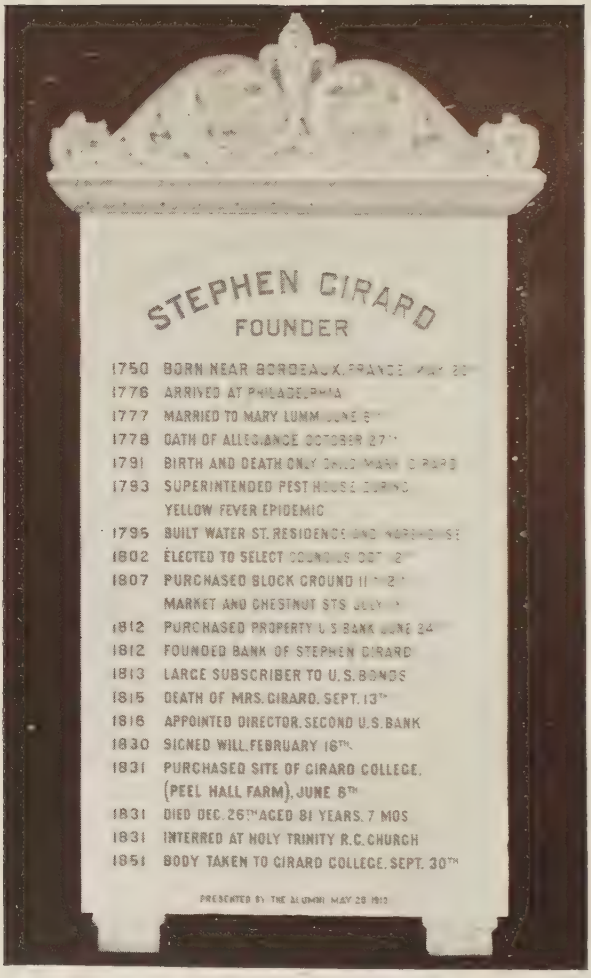
STEPHEN GIRARD
FOUNDER
1750 BORN NEAR BORDEAUX, FRANCE
1776 ARRIVED AT PHILADELPHIA
1777 MARRIED TO MARY LUMM
1778 OATH OF ALLEGIANCE OCTOBER 27TH
1791 BIRTH AND DEATH ONLY CHILD MARY GIRARD
1793 SUPERINTENDED PEST HOUSE DURING YELLOW FEVER EPIDEMIC
1795 BUILT WATER ST. RESIDENCE AND WAREHOUSE
1802 ELECTED TO SELECT COUNCILS OCT. 2ND
1807 PURCHASED BLOCK GROUND II TH & 12TH MARKET AND CHESTNUT STS JULY 7
1812 PURCHASED PROPERTY U S BANK JUNE 24
1812 FOUNDED BANK OF STEPHEN GIRARD
1813 LARGE SUBSCRIBER TO U. S. BONDS
1815 DEATH OF MRS. GIRARD, SEPT. 13TH
1816 APPOINTED DIRECTOR, SECOND U.S. BANK
1830 SIGNED WILL, FEBRUARY 16TH.
1831 PURCHASED SITE OF GIRARD COLLEGE, (PEEL HALL FARM), JUNE 8TH
1831 DIED DEC. 26TH AGED 81 YEARS, 7 MOS
1831 INTERRED AT HOLY TRINITY R.C. CHURCH
1851 BODY TAKEN TO GIRARD COLLEGE, SEPT. 30TH
PRESENTED BY THE ALUMNI MAY 28 1913

CHRONOLOGICAL TABLET
HIGH SCHOOL AUDITORIUM, GIRARD COLLEGE
Ft. Title

STEPHEN GIRARD
FOUNDER

By

CHEESMAN A. HERRICK, Ph.D., LL.D.

President of Girard College

Girard College
Philadelphia
1938
Set up and printed
in
The Trade School

QL
795
G7H47

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Cheesman A. Herrick
Fourth Edition

Library
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To

Girard College Boys

of the

Past, Present and Future

This Essay

on

Their Benefactor

is

Dedicated.

PREFACE

Beginning in 1898 and continuing for eleven years, the writer conducted studies on the industrial and commercial history of Philadelphia. Stephen Girard necessarily loomed large in these studies. From 1901 to 1910, the writer from time to time was called upon to speak to the boys of Girard College. In 1910 he accepted the invitation of the Board of Directors of City Trusts to become the President of the Institution.

The consequent obvious interest in Stephen Girard, and the need for some historical account of Girard's foundation prompted the undertaking of a *History of Girard College*. The task of writing such a history was actively entered upon in February, 1922. The first plan was to include a chapter on the Founder in the College history, but when this phase of the subject was worked out it proved so distinct a theme as to suggest its publication as a preliminary essay. It is the writer's hope that the sketch now issued, in the fulness of time, will be followed by the larger work of which it was originally to have been a part.

It is the writer's great pleasure to acknowledge his indebtedness to his former teacher and long-time friend, Professor John Bach McMaster, whose *Life and Times of Stephen Girard* made this sketch possible. Other accounts of Girard have also been drawn upon. From the outset the writer's purpose was not to attempt to produce a new biography, or to make any original contribution to the Girard literature. Rather,

the aim has been to classify and to condense the great mass of material already available into a brief account which shall show the human quality in Girard and shall connect his life more closely with the great philanthropy he established.

The list of those who have aided in the completion of this essay is long and cannot be given in detail. First should be mentioned the members of the Board of Directors of City Trusts, who have manifested the liveliest interest in the undertaking. Ferdinand H. Graser placed his collection of Girardiana at the writer's disposal. Mr. Graser also read the sketch both in manuscript and in proof. Dr. Joseph M. Jameson, Vice-President of Girard College, and Professors D. Montfort Melchior and George C. Foust, of the teaching staff, have also read the proof critically. Right Reverend Monsignor Hugh T. Henry of the Catholic University of Washington, D. C., and a former President of the Catholic Historical Society of Philadelphia, also read the proof. The Librarians of Girard College have aided in collecting material, verifying references and proving citations. Original photographs for most of the illustrations have been made by the Science Department of Girard College. John E. Rodgers, a graduate of the College, contributed the plates for illustrations. Last of all is the indebtedness to the teachers of printing, and to the boys of the print shop, for their patient and cheerful cooperation. Many inaccuracies and infelicities have been avoided by the counsel of good friends, a few of whom only can be mentioned.

February 1, 1923.

C. A. H.

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STEPHEN GIRARD, FOUNDER

1. THE FOUNDER.

Stephen Girard was one of the three men who have made the largest contribution to the welfare of Philadelphia. As mariner and merchant, humanitarian and philanthropist, Girard is naturally associated with the Founder of the City and of the Commonwealth, William Penn, and with Philadelphia's eighteenth century philosopher, scientist and statesman, Benjamin Franklin.

Stephen Girard was also one of three Philadelphia financiers, each of whom gave practical aid in bringing to a successful conclusion one of three great wars in which the United States has been engaged. Girard's service in the War of 1812 will always be compared with the service of Robert Morris in the Revolution and that of Jay Cooke in the Civil War.

Stephen Girard's contribution to Philadelphia's welfare began with the Revolution and extended well into the first third of the nineteenth century. Thomas Carlyle, the great ethical teacher of the nineteenth century, pointed out that the character of a people is shown by the regard in which they hold their great men, their heroes, and their benefactors. The present age may properly question whether the generation in which he lived placed a just estimate upon the life and service of Stephen Girard; nay more, the question may well be

raised whether Philadelphia and America have yet done more than scant justice to the merchant prince who wrought with self-sacrifice and disinterestedness during his life, and who, by his farseeing genius in planning for his College, has in his death, become the foremost of philanthropists. Girard's life, with its beginning in a foreign land, and with his rise from the post of cabin boy on a merchant vessel, step by step, to the position of the richest man in America, a merchant of the widest contacts and influence, the greatest financier and private banker in the western world, and a great servant of mankind, is indeed a romantic story.

Girard was singularly indifferent to preserving or disseminating information about himself. When he died no accurate data on his life were available, and the demand for information concerning him was satisfied by numerous accounts which were without foundation in fact. Immediately following Girard's death, an anonymous sketch of his life was published in connection with his Will, saying that he was born "about 1746," that he "went to sea at about twelve to fourteen years of age," and giving other information of like indefiniteness and inaccuracy. These incorrect statements long persisted, and some of them persist even yet.

As an illustration of the above, long after the College was founded, and even after the celebration of Girard's birthday had become an important event, uncertainty as to the exact anniversary of his birth continued. Not until 1885, when the Board of Directors of City Trusts sent to Bordeaux and had search made in the parish church in which Girard had been baptized, was the cor-

DEPARTEMENT DE LA GIRONDE

MAIRIE DE LA VILLE DE BORDEAUX.

BON ETAT.

Extrait du Registre des actes de Baptême de l'an 1750.

Jean mil sept cent cinquante — le vingt neuvième, je soussigné ai baptisé un enfant légitime de Pierre Girard, — capitaine de navire, habitant paroisse St Etienne et Anne Lafargue. Cet enfant est né le jour précédent sur les deux heures du soir. Le parrain a été Etienne Girard, paroissien de St Etienne, fils, bourgeois de Bordeaux, et la marraine Anne Lafargue qui ont signé avec nous.

Signé au registre Girard, père, Girard, parrain, Anne Lafargue, marraine, Cazeneuve, vicaire.

Pour extrait conforme

Délivré au Hôtel de Ville le 26 juin 1854.

STEPHEN GIRARD'S CERTIFICATE OF BAPTISM

rect date for Founder's Day established. Down to that time May 21, and not May 20, was regularly celebrated.

Three months after Girard's death, the first pretentious life of the man appeared, written by Stephen Simpson, a former clerk in his bank. Without doubt many of the misconceptions concerning Girard, and the failure to understand either his private life or his purpose in founding his school, can be traced to the Simpson biography. But in fairness it should also be said that many of the commendable and outstanding facts concerning Girard, and some of the most striking expressions attributed to him, are found in the same book. A critical reading of the Simpson life shows a strange contradiction. In part it is complimentary in the extreme; in other places the account obviously seeks to belittle its subject. (For instance Simpson was almost superlative in his praise of Girard's sacrifices in the yellow fever epidemic.) To this biography as a whole might be applied Mark Twain's statement that to understand a writer one needs always know his "coefficient of exaggeration."

Stephen Simpson's father, George, was the trusted and capable cashier of Girard's bank, as he had earlier been of the First United States Bank. George Simpson took his son Stephen to Girard's bank as a clerk. On the death of George Simpson, Stephen hoped to be advanced to the cashier's position, but instead of this, Girard advanced his first teller, Joseph Roberts, to the disappointment of Stephen Simpson. To the foregoing was added another reason for Simpson's ill-will toward Girard. A personal difference with a

fellow clerk resulting in assault upon him by Stephen Simpson, led Girard to reduce the latter's salary.

A dispassionate reading of the Simpson biography, however, reveals that the author had certain gifts for writing; he wrote also a treatise on political economy and biographies of Washington and Jefferson.[1] Simpson's biography of Girard numbered almost three hundred closely printed octavo pages. The size of the work, the time required in its preparation, and the character of treatment all indicate that the author must have written the book "out of hand." He evidently combined the traditions of his time with his unhappy remembrance of Girard, and sought to meet the current demand for a biography of the great merchant and philanthropist.[2]

Following the Simpson *Life* a sketch of Girard by Henry W. Arey was first published in 1852. This was succeeded in 1884 by a more adequate life of Girard by Henry Atlee Ingram, a lineal descendant of Girard's brother, Jean. Ingram further contributed to the Girard literature by publishing, in 1888, a life of Jean Girard. As the biography of Girard by Stephen Simpson may be presumed to have been written with a personal antipathy, so it may fairly be held that the sketch by Arey and the *Life* by Ingram were written

1. Published the year after his *Stephen Girard* appeared, under the title *The Lives of General Washington and Thomas Jefferson.* The somewhat elaborate biographical sketches of both men were followed by an essay of fifty-six pages, making a comparison of their lives in what was termed "a parallel," after the model of *Plutarch's Lives.*

2. The Simpson biography of Girard was first published by Thomas L. Bonsal. The dedication, which was to Roberts Vaux, Esq., was dated March 31, 1831: a second edition of the work appeared before the close of the year 1832, being printed from the same type as the first. In 1867 another edition of Simpson's Girard appeared from an entirely new setting of type, over the imprint of King and Baird.

BIOGRAPHY

OF

STEPHEN GIRARD,

WITH HIS

WILL AFFIXED;

COMPRISING

AN ACCOUNT OF HIS

PRIVATE LIFE, HABITS, GENIUS, AND MANNERS;

TOGETHER WITH

A DETAILED HISTORY

OF HIS

BANKING AND FINANCIAL OPERATIONS

FOR THE LAST TWENTY YEARS.

ACCOMPANIED WITH PHILOSOPHICAL AND MORAL REFLECTIONS, UPON THE MAN, THE MERCHANT, THE PATRIOT, AND THE PHILANTHROPIST.

"Philosophia stemma non inspicit, Platonem non accepit nobilem philosophia, sed fecit."—Seneca.

"Philosophy does not look into Pedigrees She did not receive Plato as noble, but she made him such. In the eye of true Philosophy all men are equal; distinction is only to be acquired by superior worth and talents."

BY STEPHEN SIMPSON, ESQ.

EMBELLISHED WITH A HANDSOME PORTRAIT.

Philadelphia:

THOMAS L. BONSAL, 31 MARKET STREET.

1832.

TITLE PAGE
SIMPSON'S GIRARD

with a predisposition in favor of Girard.[1] Other sketches of varying lengths were prepared, one of the most graphic being that by Parton in his book, *Famous Americans of Recent Times.*

Fortunately, Girard was systematic in all his correspondence and business dealings. He scrupulously preserved copies of all his outgoing letters and papers, which were carefully written in blank books, prepared for that purpose; he similarly preserved all incoming letters and documents. The Girard manuscripts thus collected totaled approximately fourteen thousand outgoing letters and documents, and some thirty-six thousand incoming letters and papers. These were filed in chests labeled by years. A provision of the Girard Will required that Girard's books and papers should be preserved in a room in the Main Building of the College, and they were there kept for more than half a century. The celebration of the fiftieth anniversary of the founding of Girard College in 1898 and numerous historical studies in connection therewith, turned attention anew to the existence of the Girard papers and led to a decision to calendar the papers and arrange them in an orderly form. This task was committed to the careful and thoroughgoing business superintendent of the Girard Estate, George E. Kirkpatrick, and for a period of sixteen years the work was carried on under Mr. Kirkpatrick's immediate supervision, or in accordance with his plans. The papers cover the years from Girard's comparative poverty and obscurity, when his letters were written to unimportant commercial represen-

1. This favorable treatment of Stephen Girard is not so obvious in Ingram's *Jean Girard.*

tatives, through the period of his larger business success when he corresponded with presidents and political leaders of the first magnitude both at home and abroad. These letters reveal, though indirectly, the man Stephen Girard; they evidence the industry, confident self-will, native shrewdness, and the breadth of view which alone can account for the phenomenal business success of Stephen Girard and for the farseeing plan he made for his College.

In 1913 the Board of Directors of City Trusts entered into an arrangement with the American historian, John Bach McMaster, to prepare an authoritative and definitive life of Girard, basing it on these papers. McMaster went to France and made an examination of such material as would give the local setting of Girard's early life. With prodigious labor he examined the voluminous correspondence, papers and documents of Girard, digested them, and arranged them into an authoritative account of the man. Professor McMaster's *Life and Times of Stephen Girard,* published in two volumes in 1918, will, for all time, be a great storehouse of information for those who may wish to make a study of Stephen Girard.

There is still need, however, for a further sketch of the character and personality of Stephen Girard, particularly for a study of the relation of Girard's life to the great philanthropy which he established. Simpson's biography is an evident contradiction. Girard is there depicted as a great humanitarian, rendering conspicuous service, but he is also represented as a miser amassing wealth by questionable means to gratify un-

worthy motives. Neither Arey nor Ingram had the advantages of the Girard papers now available. McMaster's *Life and Times* contains a wealth of material, but from the nature of the plan, Stephen Girard the man and the Founder is scarcely revealed therein. An historic play, *Stephen Girard,* written during the World War by Haney and Child, and presented by the students of Girard College in 1922, brought vividly to those who saw it the realization that Stephen Girard was a veritable man who walked the streets of Philadelphia, who bought and sold wares from all parts of the world, who cherished high ideals of public service, who invested his life in good to his fellow men even when living, and who visioned in a masterful way a continued service in all the years to come.

The real Girard was above his bales and his wares; he was greater than bank and counting house; his influence was more far-reaching than were his ships sailing to every known sea. Girard's merchandise, ships, and money were paltry things, mere trappings in the life of the true Girard who toiled and moiled, carved and builded, planned and executed, that he might have that with which to give to the unfortunate their life's opportunity. Girard was a great merchant, a successful banker, a prosperous farmer, a lover and a servant of country; but greater than all these was Stephen Girard the Founder, a father to the fatherless and a friend to the widow. The boldness, the originality, the magnificence, of Girard's philanthrophy entitle him to a place among the true lovers of mankind. Great in his life he was doubly great in his death. A countless host

who have been his beneficiaries arise to invoke blessings upon Stephen Girard the Founder.

2. THE MAN GIRARD.

The most striking personal characteristic of Stephen Girard was a deformity due to the loss of his right eye. A tradition long persisted that this came from an accident during Girard's boyhood, but a letter of his later life indicates that possibly he was born blind in this eye; at least he stated that he did not remember ever having had the sight of his right eye. The tradition has also persisted that Girard was taunted by his companions in childhood because of his personal appearance, and that his defect made him shy. In any event, from his early years Girard lived a life of reserve, kept his own counsels, and neither received nor gave the confidences which come from the intimacies of friendship.

Girard was able, as was stated of a European field marshal, "to keep silence in seven languages." He offered neither excuse in extenuation for, nor vainglorious boast of what he had done. An explanation of Lincoln's, when he was requested to write in justification of one of his acts, admirably expresses the philosophy of Stephen Girard: "If I am right my claiming to be right will not make me more so; if I am wrong then all the protestations which I might make will only add to my mistake." In writing to one of his ship captains who was going on a voyage to Batavia, Girard gave instructions which were indicative of his own habit of thought. "During my long commercial experience,"

said he, "I have noticed that no advantage results from telling one's business to others; it creates jealousy or competitors when we are fortunate, or gratifies our enemies when otherwise."

A note of sadness ran through Girard's life. He lost his mother in his early years. As a boy he left his father's home to seek his fortune among strangers and in strange parts. A foreigner in America, Girard could not but feel himself an outsider. In business competition, banking operations, and political activity, he did not travel the easy road by accepting established standards and traditions. In doing the great work he did Girard was certain to arouse the resentment and opposition of his associates, if not their jealousy and suspicion. But Girard's life in Philadelphia, where, despite the disadvantage of being a foreigner, he rose from the humblest beginnings to be a foremost citizen, may well encourage young men for all time.

In personal appearance Girard was solidly built, being about five feet six inches in height, having a stout frame and a short, thick neck. In his earlier and middle life he was always thought of as a sailor, and when, near the close of his life, he was under the necessity of subjecting himself to painful surgical attention, he stoically said, "Go ahead doctor, I am an old sailor and can stand pain."

In his Will Girard denominated himself "mariner and merchant." In his later life, when he found an outlet for his physical energies in work on his farm, his plain manners and simple dress led to his being regarded as of a farmer type. Girard's plain coats, how-

ever, were of the best broadcloth; he was said to keep a pair of boots for each day of the week. His linen cravats and the dress of his hair were after the fashion of the eighteenth century.

In conversation Girard had little to say except on business. His business was pressing and he was generally deeply engrossed with its details and impatient of conversation except as it related to the matter under consideration.

A biographical sketch prepared in the year following Girard's death characterized his mode of living as plain, simple, and without ostentation. He built for himself an unpretentious but substantial house and furnished it in refined taste. Girard wrote back to his native city of Bordeaux in 1798, requesting furnishings for his new house, specifying that he be sent, among other articles, a mahogany sofa, twelve armchairs covered with blue damask or satin, "finished as plain as possible," three oval looking-glasses with golden frames, and one hundred pounds of horsehair of good quality for mattresses. The collection of Girard effects, including furniture, china, and plate, preserved in the Main Building at Girard College, indicates that Girard must have given no little attention to the selection of his household furnishings.

Girard's simple life, plain diet, and regular routine gave him a splendid basis of health. Change of occupation was his recreation and he knew no pleasure other than labor. The early morning and the forenoon he spent at his counting house; the middle of the day he worked at his bank; the late afternoon and evening

GIRARD'S HOUSE ON WATER STREET

were given over to his farm. Even with advancing years, Girard's health continued vigorous, and he worked unremittingly. He was peculiarly fond of work on his farm in what is now South Philadelphia, and there he was said by a contemporary record to have "outworked all the laborers he employed." To the close of his life he did not cease this intense labor.

Perhaps no other Philadelphian, not even Franklin himself, exemplified so well as did Girard Poor Richard's teachings of industry and frugality. In many of his early commercial undertakings Girard was unsuccessful, and yet he converted his defeats into a discipline for renewed and more successful efforts. Girard's career showed the results of ceaseless, persistent, determined effort. He had the never-stop-trying spirit which invariably results in the building of a character which overcomes obstacles. Few men of whom we have authentic record seem to have worked so early in the morning or so late at night, or to have given themselves so unsparingly to their labor as did Stephen Girard. Ridiculed by his associates, he surmounted obstacle after obstacle, making his early failures the stepping-stones to a larger success. After the Negro uprising in San Domingo, and the destruction of Le Cap, Girard wrote that he was truly sorry for the misfortune which the inhabitants had suffered, and added that he was the one in Philadelphia to whom the sacking of the city would be most disastrous; "but," said he, "we must be philosophical and try to recoup ourselves elsewhere." At times Stephen Girard was almost stoical over his losses, and on one occasion

when his own affairs were not going any too well, he replied to his brother Jean who had written him a complaining letter, "I am sorry that trifles grieve and annoy you so much."

In an anonymous sketch published the year after Girard's death he was credited with intellectual power of the highest order. Though held to be eccentric in his thinking, he was said to have thought much and deeply. In the planning for his business operations he was more nearly correct than were other men who were easy-going in their habits. Girard's most marked mental trait was anticipation. He thoroughly digested what others thought about only casually.

Girard had a small library of not more than one hundred and fifty bound volumes with approximately twenty-five unbound pamphlets, consisting chiefly of works in the French language. Almost half of this library was made up of Voltaire's complete works in French, in a beautiful Paris edition published from 1785 to 1789.

Of Girard's habit of mind Parton wrote that he observed everything and forgot nothing. His experience in life had been such that he was able to discharge every duty he required from others. He gave minute, specific and almost peremptory directions to his ship captains and super-cargoes. Contingencies were provided for in alternative orders; it was the rule of Girard that those who represented him must carry out literally the directions he gave. "Obey orders, though you break owners," was the rule under which his business was transacted.

Girard enforced a high standard of conduct upon

those who represented him on his ships or who were in his employ at home. When in 1815 a ship was starting on a voyage to the Far East and he suspected that one of the officers was not deporting himself properly, he gave written instructions to the captain of the ship: "I desire you not to permit a drunken or immoral man to remain on board of your ship. Whenever such a man makes disturbance, or is disagreeable to the rest of the crew, no matter who he is, discharge him whenever you have the opportunity." Girard similarly gave his captains specific and detailed directions for dealing with apprentices who were in his employ. In the letter above mentioned, he added concerning his apprentices, "And if any of my apprentices should not conduct themselves properly, I authorize you to correct them as I would myself, my intention being, that they shall learn their business, so after they are free they may be useful to themselves and to their country."

As was pointed out by Monsignor Henry in a recent sketch, Girard was not without feeling for others. He received into his home a young Irishman in the employ of a Bordeaux firm, and nursed him in his last illness as though he had been his own son. He offered to act the part of father to the orphan son of his former agent, Samatan. On one occasion he gave orders to his captain to treat the crew and passengers "with the greatest humanity, also to take good care of the sick and whenever some preference is unavoidable to give it to the children, women and ancients." "Among the plentiful provisions which you have on board," said he, "there is two firkin of butter which I beg you will give

out to the poor passengers." Following the overthrow of Napoleon, Girard gave aid to several of the French exiles.[1]

A fine evidence of the spirit of Girard, and of his consideration for others, was his treatment of the captain who lost the ship "Montesquieu" in 1813. Girard believed that the loss of this ship was due to lack of presence of mind by the captain and that the captain had shown himself not worthy of trust. Yet when he came to make arrangements for receiving the ship following her ransom, he wrote that although he did not intend to employ this captain any further, "yet wishing to treat everyone with politeness and being desirous to avoid as much as possible to do anything which would hurt the character of that man," he made plans for bringing the ship into port without humiliating him.

Stephen Simpson made it appear that the dominating influence in Girard's life was love of money, but a study of his career leaves rather the impression that Girard sought success for the satisfaction which came from turning his ventures to good account and for the power which his success enabled him to wield. In his service in the yellow fever epidemic, to be noted later, and throughout his life, there was growing evidence of a regard for others and a desire to aid them which became the dominating purpose in Girard's action. This desire for service was best shown in the plans which he made for Girard College.

1. H. T. Henry, *Stephen Girard,* pp. 6, 7. Reprint from "Catholic Historical Review," 1918.

Throughout his life Girard was characterized by a becoming modesty. When representatives of the stockholders of the Schuylkill Navigation Company sought to have his portrait painted, he declined. One of the members persisted, however, stating that if Girard would not grant the request to have his portrait painted, he should at least refuse in writing so that the refusal could be placed on record as an indication that the stockholders appreciated what Girard had done and desired to have his portrait. The request to sit for his portrait was similarly refused to others.

Few men have been more misunderstood and misrepresented than Stephen Girard. The Webster argument in the Girard Will case added to the wrong impression created by the Simpson biography. Zealous, though misguided, religious writers further misrepresented Girard, who was long depicted as an unbeliever in religion, a miser in his business dealings, a hard taskmaster as an employer, a recluse in his personal habits, a man without friends in social intercourse. No doubt this was due in part to the indifference with which Girard met the social standards of the time. He hated pretense or presumption. Studiedly he seemed to put his worst side out. But conduct, which is after all the best indication of character, belied all these characterizations, and in the plans which he made to be carried out after his death he showed himself a true lover of mankind. Repeatedly Girard referred to the influence of the Supreme Being in the affairs of men and expressed the hope that certain ends would be accomplished "with the help of God."

3. GIRARD'S EARLY LIFE.

Girard was of a family of seafaring folk. His father, Pierre Girard, had been both a merchant and a naval officer, and for meritorious conduct was decorated by the king of France; he was also a pensioner of the French monarch. Girard's father must have been a man of parts for he was granted the coveted office of burgess of Bordeaux in February, 1767, "after due inquiry as to his good life."

Stephen Girard was born in what was then the outskirts of Bordeaux, now incorporated as a part of the city, on May 20, 1750, and he was baptized on the day following, in the Roman Catholic church of the parish. Stephen was the oldest son, and the second of ten children by his father's first marriage.

Girard's mother died when he was twelve years of age, and he had at best an unhappy youth. His father contracted another marriage, with a widow, who brought into the Girard circle children by her former marriage. The conditions were not favorable for a normal life, and at fourteen years of age Girard left his father's home and sought service on the sea as a cabin boy on a ship trading to San Domingo.

Writing of his boyhood in 1789, Girard said, "I was very young when my father married the second time, and since then I can say with truth that I have made my way alone with the means gained from my nurse, the sea." Girard further stated that he had provided for his own support following his separation from his home and that he paid for the limited education which he received out of the money which he earned at sea.

The first vessel on which Girard shipped carried in part a venture which Girard's father had taken in the voyage; thus it would appear that Girard was not wholly dependent on his own resources. Repeated voyages were made from Bordeaux to the French West Indies, Girard serving in various capacities. In 1773, when Girard was twenty-three years of age, he was given license as an officer, with the privilege of acting as captain, master, or pilot of any ship for which he might be engaged. The securing of this license evidenced the dominating capacity of Stephen Girard, and probably also the influence of the Girard family in French maritime circles. At that time the practice required that those who received such licenses should be at least twenty-five years of age, and that they should have served at least two years in the French navy.

Girard was successful in securing a post as commanding officer of the ship "La Julie" sailing from Bordeaux to Port-au-Prince, in the autumn of 1773. "La Julie" carried a cargo of handkerchiefs, hats, blankets, and other mercantile articles which Girard had purchased on credit. An unfavorable market resulted in a loss from this venture, and Girard incurred debts which prevented his return to Bordeaux for fear of imprisonment for debt. He sold the cargo at a considerable loss and found an opportunity to be discharged from the service of "La Julie." He then formed a partnership with a young acquaintance, and with the proceeds of the sale of his Bordeaux goods, purchased a consignment of sugar and coffee, which was placed on a small

brig bound for New York. Girard's business ability attracted the attention of Thomas Randall, a New York merchant, who engaged him to sail as an officer on a small vessel to the West Indies. He then continued in the service of Thomas Randall, sailing in various new world enterprises, in the last of which he had a part ownership.

Girard's failure to return to Bordeaux and the type of trade in which he was engaged were a serious annoyance to his father. An expression from his father led Girard to write a letter in 1775 in which he professed filial obligation and expressed the hope that he would shortly be in a position to realize his desires, and make return for the loss which the merchants in Bordeaux had sustained from his ill-starred voyage of 1773.

In May, 1776, while sailing in the ship "L'Aimable Louise," as part owner with Thomas Randall, Girard was blockaded by the British squadron at the entrance to Delaware Bay; he escaped capture and brought his vessel and cargo to Philadelphia for what was probably his first landing in that city. He promptly sold his interest in the vessel and opened a small store on Water Street.

A little more than a year after his arrival in Philadelphia, Girard was married. His father-in-law was a shipbuilder who built for him a small vessel with which he carried on trade in various parts during the Revolution. Girard had the superstition of the sea, and named his ship "The Water Witch," which name, Girard felt, would bring him good luck. In at least one

other instance he evinced the superstition of sailors as to the good or ill luck which attended ships.

A few months after Stephen Girard was married, Philadelphia was occupied by the British and he moved to Mount Holly, New Jersey, where he purchased a modest house and set himself up in the business of bottling and selling clarets and brandies which he imported from Bordeaux. This trade was continued until the British evacuated Philadelphia, following which he promptly returned to the city.

Girard's Bordeaux debts long gave him concern. In 1779 he wrote to his father that he had not forgotten the old debts, that he intended to do all in his power, even to deny himself, in order to meet the old obligation; this he hoped would be as soon as the risks of the sea were less hazardous. One of the early ventures of Girard after the Revolution was to dispatch a shipment of goods to Bordeaux, in order to pay the old debts. His brother Jean reported that the goods sent had been immediately attached by numerous creditors, and that they served to satisfy the debts only in part. In 1785 Girard wrote again of his Bordeaux creditors that if they were "fools enough" to send their power of attorney to America, he would give them all the trouble possible in making collection, and that he would not pay them for several years. In the same letter he informed Jean Girard that if anyone should persuade Jean to send a power of attorney against him that he might depend upon it that he, Jean, would be compelled to make payment in a similar way in a little while. Later he complained against his personal cred-

itors' taking out an injunction against the funds in the hands of Bordeaux merchants. "I notified them several years ago," he said, "to appoint some representative to collect their claims here, or at Le Cap, and several have done so."

After a long struggle, with many interruptions and failures, Girard was at last able to satisfy, to the full, the demands of his creditors at Bordeaux. His unhappy early experience in the taking of goods on credit, with the annoyances which followed, impressed on Girard the lesson not to do business in this fashion in the future. Professor McMaster points out that throughout his long mercantile career Girard never again conducted a commercial venture on credit.

4. GIRARD'S MARRIAGE.

Girard's marriage, like many other incidents in his life, was unfortunate. The marriage was recorded at St. Paul's Church, Third and Walnut Streets, as having occurred on June 6, 1777. Mary Lum, with whom he entered into this relationship, was the daughter of a shipbuilder, Peter Lum. Ten years Girard's junior, Mary Lum was described as attractive, amiable, and of quick intelligence, though without fortune. Of the marriage Girard wrote his father that he had a deep affection for his wife, and that they were living together happily.

After eight years of married life the mind of Girard's wife became affected; in 1785 he wrote to Jean that his wife was no better, but he added stoically that he could accept the uncomfortable life, and flatter-

ed himself that he could be philosophical enough to overcome the difficulties in which he was placed. In consequence of the conditions in Stephen Girard's home he begged his brother to postpone his voyage to Philadelphia, unless business necessity should force him to come, in which case he would be glad to see him. Shortly after the above letter, another letter was written stating: "Madame continues always in the same state. I fear that this malady will never be cured as long as she lives. We can only have patience and realize that no one can live in this world without having some trouble."

In 1786 Girard wrote to his brother Jean urging him to come to Philadelphia so that he, Stephen, might make a voyage, "for," said he, "I assure you I am very tired of the daily entertainments with which my better half provides me." Girard's wife became so unsettled mentally that she was placed for a time in the country, but this arrangement did not work out satisfactorily, and Girard then was compelled to have her placed in the custodial care of the Pennsylvania Hospital at Eighth and Pine Streets, Philadelphia. Writing of this necessity Girard said: "I cannot tell you the anxiety and mortification which this measure, and the events which made it necessary, have given me. But I assure you nothing in the world could affect me more sensibly."

Of Girard's dealings with his wife much has been written, and some of it to his discredit. Jean Girard, who was in a position to know the facts concerning Girard's domestic relationships, wrote him: "I have

safely received your letter. It is impossible to express to you what I felt at such news. I do truly pity the frightful state I imagine you to be in, above all knowing the regard and love you bear your wife." Jean went on to say that only business kept him from coming at once to console his brother, adding the sentiment, "Conquer your grief, and show yourself by that worthy of being a man, for when one has nothing with which to reproach one's self, no blow, whatever it be, should crush him." Jean Girard added a further word, "I presume that the grief which this lovely woman has always shown to me at having no children is the cause of her misfortune, to which it is necessary to be resigned as to the will of God."

Girard provided generously for his wife at the hospital, where she was quartered in a spacious and comfortable apartment on the first floor. She was allowed the freedom of the grounds, and was permitted to receive visitors with the least possible restriction. Girard's wife was received in the hospital in 1790, and a child was born to her in 1791; this child died in infancy. Mary Lum Girard continued in the hospital for twenty-five years.

One of Girard's biographers characterized his family relationship as "childless and worse than wifeless." Of Girard's unhappy martial relations the statement might be made which was made by Henry van Dyke of Thackeray, "His young wife was taken from him by that saddest of all bereavements—the loss of her mind."

After Girard had been advised by physicians that his wife was incurable, and probably as a result of his

plans, already formulated, to set aside his estate for the founding of an institution, he twice petitioned the Pennsylvania Legislature to grant him a divorce, but each time his petition was refused. Girard's wife died September 13, 1815, and she was buried in the grounds of the Pennsylvania Hospital by the simple service of the Society of Friends. Professor William Wagner, then in Girard's employ as a clerk, later said of the burial: "I shall never forget the last and closing scene. We all stood about the coffin when Mr. Girard, filled with emotion, stepped forward, kissed his wife's corpse, and his tears moistened her cheek." After bestowing a last look upon his dead wife Girard turned to his friend, Samuel Coates, and said, "It is very well."

In recognition of the services of the Pennsylvania Hospital in the care of his wife, Girard made a gift of thirty thousand dollars to the institution, in his Will. The Board of Directors of City Trusts in 1903 presented to the Pennsylvania Hospital a memorial bronze tablet of Stephen and Mary Girard, designed by the sculptor, J. Massey Rhind. At the top of the tablet is the name of Stephen Girard, with the dates 1750 and 1831 at the left and the right. Underneath is a medallion[1] of Girard, and immediately below this is an inscription reciting that Girard was "A liberal contributor to the Pennsylvania Hospital." On the base of the tablet is the inscription: "Erected by the City of Philadelphia, Trustee, under the will of Stephen Girard, deceased, by the Board of Directors of City Trusts, 1903." The tablet

1. This medallion is reproduced in gilt on the front cover.

was presented with suitable exercises, the address of presentation being made by Major William H. Lambert. Mary Lum Girard, it is said, was buried near the spot where the tablet was placed.

5. GIRARD'S RELATIONS WITH HIS FAMILY.

Stephen Girard's relations with his own family are not the least significant and interesting aspect of his life. At twenty-five years of age, in a sense a bankrupt and a stranger in a strange land, having hanging over him the disappointment of early failure, and the victim of circumstances over which he had no control, Girard thus wrote to his father in France: "I received with a lively joy several of your letters, the last dated May 22, 1775, which I cannot read without shedding torrents of tears at the thought of your love for me. Letters like yours are fountains of intelligence, virtue and probity to a dutiful son. As to remembering the religion in which I was born, as you bid me do, I shall never forget it any more than I shall forget the pains you took to bring me up according to its precepts.

"Your remonstrances in regard to the commerce I am engaged in here have troubled me very much and have had the greatest possible effect on me. I hope providence will save me from such a scourge. In your last you said that it is perhaps the last letter you will ever write to me. Is it your intention, my father, to deprive me of the only comfort I have left in case of trouble, anxiety and fatigue? I appeal to your fatherly love to support me with your counsels, and assist me to

overcome the difficulties I am experiencing in this hazardous traffic."

In the troublous period following the Revolution, Girard had personal anxieties growing out of his unhappy marriage and the disappointments from his unsuccessful business ventures. In writing a letter of congratulation to his brother who had recovered from an illness, Girard said: "As for myself I have not the same good fortune, for without any illness of the body, I have that of the mind. I fear that I have lost forever the peace which a certain success should procure for life in this world. In short I cannot talk of this."

In 1787 Stephen Girard entered into a partnership with his brother Jean under the firm name of Stephen and Jean Girard, Brothers. The plan of this partnership contemplated that Jean Girard should reside in Le Cap, San Domingo, while Stephen was to continue his residence in Philadelphia. A ship with which the trade of this partnership was to be conducted was termed "The Two Brothers." Stephen and Jean Girard differed in temperament, and lack of agreement as to business procedure resulted in a short duration of the partnership. A letter of Jean's indicates that Stephen was insistent on large profits. Jean wrote: "It is amusing to have you ask me how you can make more money. You will always be the same—never content. I dare say you will not be satisfied with the last voyage of your brig which will certainly bring a profit of at least 55,000 livres. [Approximately $10,325.] The risk which we run in this trade, the trouble which it gives, added to the losses when one tries to get rid of it,

is worth at least 15 per cent. commission when working with an honest man. Therefore, as I am not as ambitious as you are, and if the manner in which we have treated you is not satisfactory, rather than work for nothing, address yourself to whom you please—we will always remain friends."

When the partnership with Jean Girard was dissolved, Jean drew out the comfortable sum of sixty thousand dollars, which was quite twice the amount reverting to Stephen. Girard, writing to his brother Jean in 1792, said, "I thank you for the prudent advice you give me, but my love of work, the only pleasure I have on this globe, will not permit me to entertain these prudent considerations."

During the troublous times in the island of San Domingo, Stephen Girard wrote to Jean that the difficulties which were being encountered were in the nature of lessons which would teach one to know mankind. Girard said he was sorry to learn that Jean was not as patient as he ought to be. Jean was reminded that there never had been a revolution without unpleasant results, and he was advised to attend to the task of gathering up the remnant of his fortune, to repair if possible the losses he had suffered, and to leave alone "the mulattoes, the gossips, and politics."

The differences between Stephen and Jean resulted in an estrangement which threatened the friendship of the two brothers. Writing to his aunt and sister, Stephen was quite outspoken on what he termed the "unworthy conduct" of Jean toward him, affirming that he would not think of him any longer. But despite

this remark, when shortly afterward Stephen Girard had a letter from Jean drawing attention to his losses and the unsettled conditions in San Domingo, and inquiring what articles would be salable in Philadelphia, indicating at the same time an intention to come to the city, Stephen replied generously: "I received your letter of the fifth instant informing me of your intention to come to Philadelphia. I desire to be useful to you, and help you recoup yourself for the losses you have suffered." As a result Jean Girard came to Philadelphia, and the friendship between his brother and himself was continued.

As Stephen Girard prospered in his business, his domestic establishment in Philadelphia became much more comfortable and served more largely as a center of interest for the numerous members of his family. After the death of his brother Jean, in 1803, Girard took Jean's three daughters to his own home and provided for their maintenance and education, and except for the brief time when two of them attended a boarding school, they continued to reside with him until their several marriages. He appeared to have enjoyed the companionship of these young women, and with their assistance he gave hospitable entertainment to numerous visitors, including the distinguished French refugees who had sought safety in America following the Napoleonic wars.

Girard also provided for the support of his aunt, Ann Lafargue, and his sister, Victoire, in France, and extended aid to his brother, Etienne. When Etienne made known that he was in need of assistance, and

it developed that he had a large family which needed aid, Stephen assumed new obligations on his account. Girard educated his brother's daughters in France. Two of Etienne's sons were brought to America to be educated. On reaching Philadelphia in June, 1817, they were at once put to school. After the arrival of these boys Girard wrote to his brother: "Desiring to promote the education of these children, I sent them to college as soon as I had their luggage unloaded. The short time which they spent with me did not permit me to gain a thorough knowledge of their natural dispositions, nevertheless, I believe the younger will be very bright and active; as to the elder, he seems to me, prudent, careful and of a reserved character."

Girard further evidenced his family feeling by purchasing his ancestral home. Following the death of his father, he wrote to his representative in Bordeaux that he desired to own the house in which he was born, and later he secured possession of it.

The service of Girard to the children of his brother Etienne, and the further fact that he had a strong attachment for his grand-niece, Caroline Lallemand, show Girard's love for children, his interest in education, and his affection for the members of his own family. If other confirmation of this were wanting, it is found in the detailed provisions which he made in his Will for numerous members of his family, both in this country and in France. Sums of varying amounts from five thousand to fifty thousand dollars were left by Girard to his brother who survived him, to his brother's six children, and to numerous others of his

kin. The amounts bequeathed to these relatives aggregated one hundred and forty thousand dollars. In addition to this, his birthplace in France was also bequeathed to his family.

The Girard Memorial tablet, placed in the Girard College Chapel to the west of the platform, was presented by Mrs. Ellen E. Girard, a resident of Philadelphia and a grandniece of the Founder, as an expression of her admiration for her grand-uncle.[1] This tablet was unveiled with suitable exercises and in the presence of the donor on November 19, 1895. (See opposite p. 47.)

One of the finest monuments yet dedicated to the memory of Stephen Girard is the book, already referred to, *The Life and Character of Stephen Girard,* by Henry Atlee Ingram, Esquire, of the Philadelphia bar, a descendant of Jean Girard; first published in 1884, this book went through seven editions. For many years it was the practice of the Board of Directors of City Trusts to present to each boy leaving Girard College a copy of Ingram's *Life and Character* of his great benefactor.

Girard's relations with his family lead to the larger question of the relations which he sustained to his mother country. Writing to his correspondent, Samatan in Marseilles, in August of 1792, he stated, "Another motive which induces me to take advantage of the state of the market is, that it will enable me in three or four years to retire to my native land, possibly

1. Ellen E. Girard was a granddaughter of Jean Girard.

to your city." The foregoing was accepted in all seriousness by Samatan, who replied asking whether Girard would give consent to his finding a young man to acquaint himself with Girard's business during the latter's continuance with the prospect of becoming his successor when he should withdraw. If this plan were to be favorably regarded by Girard, Samatan professed a willingness to supply funds with which the business could be continued. Girard wrote to his brother Jean in 1793, "I assure you, that I have been so long chained down to work and have suffered so much crushing grief in silence that my health has become greatly enfeebled and I am almost disgusted with business, so that it is quite probable that I may before long decide to wind up my affairs."

Samatan and Girard never acted on the plan mentioned above, as Samatan was a victim of the French Revolution, but the idea of Girard's returning to France recurred. In 1810 he received two anonymous French letters accompanied by information concerning the benevolent bequests of one Fortuné Ricard; these communications urged upon Girard the giving of his great wealth to his native land. Appeal was made to a feeling, which it was supposed never died, of attachment to the land of one's birth; a glowing picture was given of France, and an attractive recital made of the achievements of her arts and arms. The needs of Girard's native land were also dwelt upon, and it was held that the United States would be subjugated in a European war, then thought to be imminent. These letters urged upon Girard the greater value which was

set upon wealth in Europe, and the opportunity he would have to be the guide and patron of French merchants, and to engage in the cultivation of beautiful vineyards and the development of extensive herds in the fertile fields of Languedoc. Finally, Girard was pictured as dying, after he had founded a magnificent benevolent institution in Paris, his name descending as a blessing to the poor and homeless. These letters concluded with a suggestion for Girard to remember that "benevolence is the only treasure which the rich man can take with him to the grave."

Whether these suggestions may not have had some influence upon the maturing of Girard's plans for his College may well be questioned. Certainly they could not win him back to France, for the identification of his interests with Philadelphia and America was so complete in 1810 that these appeals fell on deaf ears. Late in his life Girard wrote to his correspondent in Bordeaux, stating that he was naturally attached to the house in which he believed he had been born, that he approved of certain repairs on this house, but that for France he had less regard than for the land of his adoption.

6. GIRARD AND THE FRENCH REFUGEES

Girard took an interest in the welfare of the French immigrants and refugees and sought to aid them. A sidelight on his Water Street home and a revelation of the true character of Girard are found in the diary of a young man, named Peter Seguin, who came in one of Girard's ships from Bordeaux on his way

to Baltimore, and with whom Girard became acquainted while he was waiting for a passage. The young man was invited to remain at Girard's house and, while there, was stricken with yellow fever. Peter Seguin wrote a quaint and interesting diary describing the Girard home and Girard's habits of life. Following the attack of the fever the diary was discontinued, but here the story is taken up in Girard's letters to the Baltimore firm which was expecting Seguin. Girard wrote most tenderly, showing his affection for the young man and his deep distress at the illness which had overtaken him. His letters indicated that he had watched all night by the bedside of this young man, and no more tender solicitude for a member of one's own family would have been possible than Girard showed to one in need, although Seguin was a comparative stranger.

Two canards as to Girard's fortune call for brief comment. Reports have been variously circulated that Girard's first large capital came from the misfortunes of Frenchmen who alienated their property to him in order to save it at the time of the French Revolution. Later, it was stated, they lost their lives, and Girard kept their property. A similar representation has been made that residents of the French possession of San Domingo consigned goods and valuables to Girard at the time of the Negro insurrection in 1793, hoping later to reclaim their possessions, but that they failed to make their escape from the unhappy island. Thus, it has been said, the wealth consigned fell into Girard's hands and was never reclaimed.

For the first of these charges there has never been the slightest evidence, and every probability in the case points to the falsity of the statement. As to the second, it is true that Girard had commercial relations with residents of San Domingo, but a careful reading of the correspondence and an analysis of the facts point to losses and embarrassments which Girard himself suffered as a result of the uprising rather than to any gain from this unhappy event.

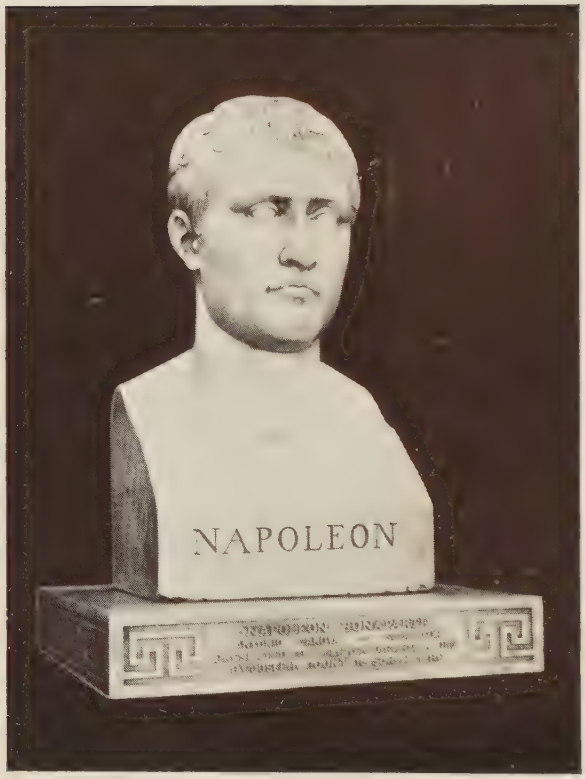
Interesting incidents in Girard's life occurred in connection with the arrival in America of the French refugees, following the overthrow of the Napoleonic régime, and the establishment of the second French Republic. As Frenchmen the refugees came to Stephen Girard, and his home appears always to have been open for their entertainment; his experience was also at their service for advice on investments and business activities. Quite a group of these Frenchmen located in Philadelphia, and Girard was an important factor in this circle.

Most familiar of all the French refugees was Joseph Bonaparte, King of Naples and later of Spain, who first came to New York *incognito*. At the outset Joseph Bonaparte was coldly received in America, but Stephen Girard became his close friend and trusted adviser. To Joseph Bonaparte and to others of the French group, including Napoleon's great marshal, de Grouchy, and Baron Henri Lallemand, Girard showed special favors, counseling them as to places of settlement and the making of investments. In the beginning of their lives in a strange land this service was greatly

valued. Baron Lellemand married Girard's niece, Henriette. The Girard-Lallemand wedding was a distinguished affair and took place in the Roman Catholic Church of St. Augustine in Philadelphia. Among those present were many of the French refugees, including Joseph Bonaparte and Marquis de Grouchy. In the small library of Stephen Girard were two editions, each of two volumes, of General Lallemand's treatise on artillery, both of which were published in 1820 and one of which was an autographed copy from the author to Stephen Girard. These were both English translations from the French original. General Lallemand died in 1822 and was buried in the Holy Trinity Cemetery at Sixth and Spruce Streets. It was by his side that Girard was buried.

As Comte de Survilliers, Joseph Bonaparte established himself at Bordentown, New Jersey, to be within easy reach of both New York and Philadelphia. When in Philadelphia, Joseph Bonaparte occupied a house belonging to Stephen Girard at the southeast corner of Twelfth and Market Streets in what was called "Girard row." He was reputed a frequent visitor on Sunday afternoons and evenings at Girard's own home on Water Street, where he found congenial friends from among the French group. Girard advised Joseph Bonaparte to dispose of his European possessions and invest his money in lands in America, but this advice was followed in part only.

The friendship between Stephen Girard and Joseph Bonaparte is reflected in two gifts of the latter to Girard. One of these was a desk-clock having a bellows,



CANOVA'S BUST OF NAPOLEON

DIRECTORS' ROOM, GIRARD COLLEGE

which played a flute note. The other was a bust of Napoleon, sent to Girard on November 10, 1817, with a letter, saying: "I send you a bust of the Emperor which I have received from Italy; the resemblance is perfect. The work is by Canova. I thought it might be agreeable to you. I beg you to receive it as a testimonial of my esteem and my attachment." On receipt of the bust Girard wrote an acknowledgment stating that he appreciated the kindness of the donor, and that he would give the bust the greatest care. This bust was preserved by Girard during the remainder of his life and has been treasured with his personal effects in the Main Building of the College. Later discussion has challenged the authenticity of the bust as a Canova, but all the attending circumstances point to its genuineness. The bust was received from Italy; it was said by Joseph Bonaparte to be a faithful representation of Napoleon and the work of Canova.

7. SERVICE IN YELLOW FEVER EPIDEMICS.

Contemporaneous with the Revolution in France, and shortly after the Negro uprising in San Domingo, Philadelphia was afflicted with an epidemic of yellow fever. This began in August of 1793, near the water front, and spread rapidly through the city, its virulence continuing during the late summer and all of the autumn.

Though a foreigner, and in a sense eccentric, Girard evidenced in the yellow fever crises peculiar interest in his fellow men, and a willingness to serve them even at the reckless exposure of his own life. The conduct

of Girard in the epidemic of 1793 brought him to the attention of Philadelphia and the world, so that he earned for himself the title of humanitarian and lover of his fellows. If Girard had done no other conspicuous service, he would have lived in the annals of Philadelphia as a benevolent, self-sacrificing citizen who counted not the cost of a needed service which he might render to his fellow men.

Girard termed the yellow fever of 1793 "the ravages of a malignant fever," but the fever, he maintained, was not as the doctors had termed it, "a plague." Writing of the conditions then existing, he assured his friends that they were not to believe that a plague existed in the city, that it was only "the pernicious treatment" of the physicians that had resulted in a number of deaths. Girard himself suffered from the fever in its early stages, as was shown by a letter which he wrote late in August or early in September in which he said that he would have answered certain correspondence sooner if he had not had a slight attack of the disease which was then carrying off so many inhabitants of the city. In this letter he stated that the mortality was so great, and the panic so general, that it was no longer possible to find nurses to care for the sick, or men to bury the dead, adding, "It is to be hoped that the month of September will bring all the inhabitants back to their homes, and that business will be resumed as usual."

Of the fewer than 25,000 people who remained in the infected districts, there died between August 1 and November 9 a total of 4,031. The danger was con-

sidered so great that the library, coffee house, and most of the churches of the city were closed. All of the newspapers except the *Federal Gazette* suspended publication, and it was commonly believed that when one was taken to the "pest house" he was almost sure to die.

In this crisis Girard remained at his own home, though he might have fled in the genral exodus, and he showed an admirable temper and a sane point of view. To one who had fled the city and was in a state of great excitement at Princeton, Girard wrote, "I must ask you to disabuse your mind of everything you may have been told about this matter, and to believe me when I say that by leading a regular life it is quite possible to live here in good health."

A letter of Girard's written on September 10 indicated that the regularly constituted Overseers of the Poor were unable to give the necessary care to the sick and needy, and on September 12 there appeared in the *Federal Gazette* the call for a public meeting at the City Hall to devise such measures as would contribute to the relief and preservation of any who were, or who might be attacked by the prevailing malady.

At the meeting above mentioned ten volunteers offered themselves to assist the Overseers of the Poor in the care of the sick and the needy, of which number Girard was one. A committee was appointed to report on conditions, and to confer with the physicians who were attending at the city hospital or "pest house" known as Bush Hill. Two days afterward a town meeting was called at which the Committee of Ten

made a report to the effect that a steward, nurses, and money were needed, and it was recommended that a committee be appointed from Philadelphia and the neighboring towns of Northern Liberties and Southwark, with full power to give the necessary relief. At this meeting it was voted to borrow fifteen hundred dollars, and the town meeting appointed a committee of twenty-six persons to transact all necessary business of giving relief to those stricken with the fever. The committee mentioned organized at once and appointed a group of ten, of whom Girard was one, to take full charge of the Bush Hill Hospital.

On September 15 Stephen Girard and Peter Helm volunteered to act as superintendents at the hospital, and a refugee physician from San Domingo, Dr. Jean Deveze, similarly offered his services as resident physician.[1] The regular physicians protested against this arrangement and declined to attend for the time being. Mathew Carey, a member of the committee in charge of the Bush Hill Hospital, wrote of the dramatic meeting at which Girard and Helm volunteered: "At the meeting a circumstance occurred to which the most glowing pencil can hardly do justice. Stephen Girard, a wealthy merchant, a native of France, and one of the members of the committee, sympathizing with the wretched situation of the sufferers at Bush Hill, voluntarily and unexpectedly offered himself as a manager to superintend that Hospital. The surprise and satisfaction excited by this extraordinary effort of humanity, can be better conceived than expressed."

1. Dr. Deveze published a pamphlet on yellow fever in 1794.

The committee took action on the offer of Girard and Helm in an appreciative minute and resolution: "Stephen Girard and Peter Helm, members of this committee, commiserating the calamitous state to which the sick may probably be reduced for want of suitable persons to superintend the Hospital, voluntarily offered their services for that benevolent employment. Resolved, that their offers be accepted, and that they be encouraged immediately to enter upon the important duties of their appointment."

Girard's devotion to the sick and needy are amply attested. Of the yellow fever and its effect upon the community, he wrote in October: "It is unfortunate that your vessels arrived at such a time. The disease and the panic which it has produced among my fellow citizens have seriously interrupted business of all kinds. I do not know when we shall see the end of it. I am neglecting every sort of business and devoting all my time to helping the unfortunate victims. It is now one o'clock in the morning and part of the past two nights I spent at Mr. Seguin's bedside." Later in the same night he wrote: "It is half past four in the morning. The sleepless night I have just passed, my constant fatigue, and the fact that my health is none the best combine to forbid my writing you at great length." * * * "You may depend upon it," he continued, "that the condition of the people of our unfortunate city is the only reason why I have not kept up my customary exactness. As soon as things have quieted down a little you may be sure I shall take up my work with all the activity in my power. But, for the moment, I have

devoted all my time and my person, as well as my little fortune to the relief of my fellow citizens."

The very afternoon of their appointment, Girard and Helm went to the hospital[1] and entered on their duties. Girard chose the more difficult and dangerous part of the service, having charge of the interior of the hospital, the nursing of the sick, and the providing for their physical necessities. On September 18 the citizens' committee made an entry on Girard's work, "Stephen Girard reports that the hospital is advancing fast toward order and regularity—and that more effectually to promote the objects of the Committee, there ought to be a place procured for the accommodation of the convalescent." Of his service at the hospital Girard later said: "I am the active Director, which causes me much anxiety. I do not know when the disease will cease. I am about leaving this moment for the hospital, where the great number of the sick, who are constantly arriving requires my constant presence." In his private library Girard retained, and there is still preserved in the library at Girard College, a blank book giving a summary of numerous cases treated in the yellow fever epidemic of 1793, and containing orders on Stephen Girard and Peter Helm, managers of the Bush Hill Hospital, for receiving patients into that institution. Some of these were fully filled out with a record on the stub of the dates, the names of the

1. The Bush Hill Hospital occupied what was once the mansion house of the Hamilton family, later occupied by John Adams. The house stood on the rising ground at what is now Eighteenth and Hamilton Streets, then well out of the city. It seemed admirably suited to its purpose.

persons sent, the places from which they came, and the names of the persons by whom they were sent.

The committee appointed by the town meeting held sessions daily from September 18 to November 16, at which meetings neither Girard nor Helm was present. In every instance when note was taken of their absence, the entry was made "they being at the hospital." Thus for sixty days Stephen Girard performed both day and night the duty of receiving, nursing, and caring for those stricken with the fever. Due to the scarcity of help, he had, in some instances, to go to the fever-infested homes to get the stricken; he received patients at the gate of the hospital and assisted in carrying them to their beds; he nursed the sick, comforted the dying in their last hours, and finally wrapped the corpses in sheets to be carried out to their place of burial.

The call to serve humanity left Girard no time for his private business. One of his correspondents reprehended him: "What is the reason for your silence, my dear Girard? Two mails have already passed without my receiving any news from you. Why this indifference? If you have the good fortune to have escaped the awful calamity with which your city is attacked, or if you have left the city, why do you not let me know; your silence fills me with grave fears on your account. If they are not well founded reassure me by sending to the firm by every mail these four words *'je me porte bien.'* "

To his business associates who felt that he was neglecting them, Girard made answer, "The duties imposed

on me in my capacity as a citizen prevent me from answering at the proper time the letters written me by my friends." To a charge of the neglect of business interests, Girard made defense; "You ask me for an account of the insurance which I have placed on your account. I cannot possibly send it to you just now. It seems to me that the condition of our city offers a sufficient excuse for the neglect under which the affairs entrusted to me have suffered lately, without having the annoyance of receiving reproaches by every mail. Besides, Gentlemen, my private affairs, which are of a good deal of importance, are also suffering much. I have to devote myself to the public welfare and whenever I have a moment to spare I spend it in looking after your interests."

Girard wrote to a business associate late in October, "It seems to me that I have written to you whenever matters demanded it, and if I have missed a few mails it is because of the great mass of work I have to do in connection with the hospital we have opened at Bush Hill, of which I am a director. The disease has not made the slightest impression on me, but I must confess that I am a little tired." Girard did find an opportunity to write to his Marseilles correspondent, Samatan: "A malignant fever which has prevailed here for the last month added to the ignorance of our doctors and the fright of our people has carried off more than 4000 of our friends. Mr. Thomas Lea and other merchants of the first order are among the number. In short we are all in a deplorable condition. Those of our citizens who escaped this scourge have left their

hearths, almost all our houses are closed and Philadelphians are not admitted to neighboring cities until they have been quarantined. The few inhabitants who have the courage to remain have established a hospital at a short distance from the city for the reception of the unfortunate victims. I am an active director of this hospital and my duties connected with it give me a great deal to do."

In a circular issued by a Philadelphia firm, Samuel and Miers Fisher, November 18, 1793, the service of Girard and Helm was commented on: "A number of citizens, however, with a courage that will always do them honor, formed themselves into a Committee headed by the Mayor; borrowed money on the credit of future subscriptions; established an hospital, about a mile from town, for the poor; procured carriages to convey the sick to it; sat daily at the City hall to receive applications and administer relief; and two of them, Stephen Girard, a French merchant long resident here, and Peter Helm, born here of German parents, men whose names and services should never be forgotten, had the humanity and courage constantly to attend the hospital, and not only saw that the nurses did their duties, but they actually performed many of the most dangerous, and at the same time humiliating services for the sick with their own hands; these gentlemen are mercifully preserved alive and well." The same circular gave the following information as to the epidemic: "Those who staid in the city were cautious how they went about the streets, so that the city in a degree seemed to be depopulated; business of almost

every kind was suspended; inward bound ships came to at the villages down the river, and for nearly two months our streets were deserted by all but a few sorrowful persons walking, as with their hands on their loins, about the necessary concerns of the sick, and hearses conducted by negroes, mostly without followers, to and from the different grave yards."

On November 11 the record in the minutes of the Hospital Committee appointed by the town meeting was: "The state of the sick at the Hospital at Bush-Hill being such as to render the constant attendance of the managers no longer necessary, it is Agreed, that in future they visit it but twice a week unless circumstances should require more frequent attention." Between this date and January 17 following, Professor McMaster reports Girard as serving on eleven different subcommittees having to do with various branches of the work. A minute on November 12 indicates the sort of service which Girard performed; he, Mathew Carey, and five others were constituted a committee "to meet the assistant committee, for the purpose of devising a plan for causing the several houses in the city which have been shut up, and particularly those wherein persons have died to be opened and cleansed."

On December 31, 1793, Girard presented to the Committee of Citizens on the yellow fever a detailed report on closing up the business of the Bush Hill Hospital. The plan as contemplated covered eleven different specifications, ten of which were adopted by the committee at once and one was referred to Girard and three other gentlemen as a subcommittee

for further consideration and report. Again and again Girard brought in recommendations looking to the cleaning of the city and the restoring of the usual order.

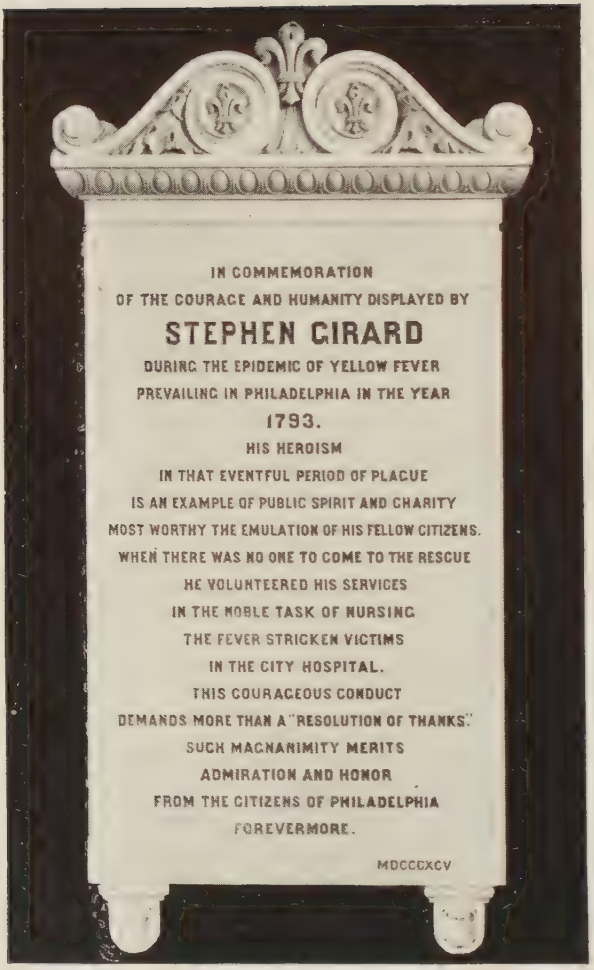
On March 4 the Committee of Citizens presented a report which summarized the work done: "Having been appointed a Committee on the 14th of September last, at a meeting of the citizens, called by the Mayor, for the purpose of alleviating the sufferings of our fellow-citizens, who were labouring under the afflicting sickness, which then prevailed; we have requested your attendance, in order briefly to report to you our proceedings; referring you for more particular information to our minutes, which are in the press, and to our accounts, now produced for your inspection.

"Upon entering on the duties of our appointment, we found many families of the poor struggling under disease and want. And that the house of William Hamilton, at Bush-Hill, which had been taken possession of, and converted into an hospital, for their accommodation, contained several sick persons in a deplorable situation. Two of our members offering their services to superintend that institution, they were appointed managers thereof, and by their exertion and attention it was conducted with order and regularity. About one thousand persons were removed to it (in carriages provided for the purpose) and supplied with every requisite, to render them comfortable, that the exigency of the times and our situation would admit of."

On March 8, 1794, the mayor called a meeting of the citizens of Philadelphia, Southwark, and Northern Liberties, to hear a report of the special committee

which had taken charge of the yellow fever victims in the preceding autumn. The committee made report of its work and financial operations, after which it was voted that a special committee be appointed to prepare a statement which should be "expressive of the cordial, grateful and fraternal thanks of the citizens." After this had been carried, the meeting adjourned to meet one week later at the same place. At the later meeting a document was brought in naming twenty-one persons, of whom Girard was second, who, it was said, "totally disregarding their own personal preservation and only intent on arresting the progress of the malignant disorder with a magnanimity and patriotism worthy the highest eulogium, stood forth and by every generous and endearing exertion preserved the lives of many of their fellow citizens from death by conveying them to a suitable hospital which they too prepared at Bush Hill for their reception where under the meritorious and peculiar care of Stephen Girard and Peter Helm every possible comfort was provided." The same document presented the "most cordial, grateful and fraternal thanks" for what were termed the "benevolent and patriotic exertions" of these gentlemen. It is significant of the risk which was taken that four of the twenty-one who served on this Citizens' Committee died of the yellow fever.

This record of service is a fine evidence of the character of Stephen Girard and his devotion to those in need. Neither Girard nor Helm counted the cost or hesitated for a moment. Both forsook their business and their own affairs on the very day on which they


IN COMMEMORATION
OF THE COURAGE AND HUMANITY DISPLAYED BY
STEPHEN GIRARD
DURING THE EPIDEMIC OF YELLOW FEVER
PREVAILING IN PHILADELPHIA IN THE YEAR
1793.
HIS HEROISM
IN THAT EVENTFUL PERIOD OF PLAGUE
IS AN EXAMPLE OF PUBLIC SPIRIT AND CHARITY
MOST WORTHY THE EMULATION OF HIS FELLOW CITIZENS.
WHEN THERE WAS NO ONE TO COME TO THE RESCUE
HE VOLUNTEERED HIS SERVICES
IN THE NOBLE TASK OF NURSING
THE FEVER STRICKEN VICTIMS
IN THE CITY HOSPITAL.
THIS COURAGEOUS CONDUCT
DEMANDS MORE THAN A "RESOLUTION OF THANKS."
SUCH MAGNANIMITY MERITS
ADMIRATION AND HONOR
FROM THE CITIZENS OF PHILADELPHIA
FOREVERMORE.
MDCCCXCV

MEMORIAL TABLET
HIGH SCHOOL AUDITORIUM, GIRARD COLLEGE

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offered their services. Peter Helm later related to Charles Biddle that he never expected to return from the hazardous mission on which he went, and Girard writing to a friend on conditions in Philadelphia and his own service said, "I shall accordingly be very busy for a few days and if I have the misfortune to be overcome by the fatigue of my labors I shall have the satisfaction of having performed a duty which we owe to one another." The feeling of Girard was shown by a letter of September 30. "Poor Mr. Delmas," he said, "died yesterday after three days of fever," adding: "I do not know when our misfortunes will end. I am off now to the hospital where so many sick are received daily that my presence is constantly demanded."

Girard wrote modestly to Mr. John Ferris, of New York, in appreciation of the compliment which Ferris paid him for the services rendered: "You will receive my thanks for your high opinion respecting my occupation in the calamity which has lately afflicted my fellow-citizens. On that occasion, I only regret that my strength and ability have not fully seconded my good will."

The memorial tablet in the Girard College Chapel commemorates the courage and humanity of Stephen Girard, stating that such a service demanded more than a "resolution of thanks," and that it merited by its magnanimity the admiration and honor of the citizens of Philadelphia for all time. A copy of this tablet is shown on the opposite page.

Later there were repeated outbreaks of yellow fever in Philadelphia, though none of them reached alarming

proportions. One of these occurred in 1797, another in 1798, a third in 1802, and a fourth in 1820. In each of these new crises Stephen Girard was a leader in preventive measures and in the care of those stricken.

In 1797 Girard neglected his business, as he had done in 1793, and took over the city hospital as superintendent. In a time of intense excitement, he kept a calm demeanor, and when the danger had passed he wrote at length to his correspondents in various parts apologizing for his seeming neglect of their commissions, and excusing himself on the score of the need for his services due to the presence of the yellow fever and the state of the public mind.

Girard's differences with many of the physicians as to the causes of yellow fever, and methods of treatment, were both an interesting incident of the period and a fine evidence of his insight and common sense. Writing in 1794 to a resident of Baltimore, Girard said: "Nobody is more familiar than I am with the ignorance of American physicians. I may even say that if a few citizens had not put a stop to their infamous conduct last year they would have ruined the City of Philadelphia."

Dr. William Currie headed a party which held that yellow fever was contagious. In 1798 Dr. Currie wrote an open letter in which he referred to the "amazing" statement that there was no contagious disease in the city and that the excitement was a "mere South Sea bubble," which had been made to the Board of Health by Girard and his associate, Lownes, adding, "None but men insane can possibly resist the torrent of evi-

dence to the contrary." To Currie's letter Girard made answer in an open letter to the *Aurora*: "I have just observed that in the *Gazette of the United States* of the 31st ult, doctor William Currie, one of the heroes of contagion, has taken the liberty to give some hints respecting my opinions on the *present disease*. Permit me to inform him, through the medium of your paper, that at a future period he and his associates will be set right and convinced of their ignorance."

Dr. Currie then attempted to cast aspersion upon Girard, following which the editor of the *Aurora* said that while Dr. Currie might entertain any opinion he pleased, he deserved severe reprobation for attempting to belittle the work of Girard in his care of the sick, adding: "Stephen Girard in 1793 and in 1797, has from pure motives of humanity devoted himself to a laborious superintendence over a hospital for persons ill of a highly dangerous and malignant disease, and his labors in this line well may be said to have been the saving of more lives, perhaps, than Dr. Currie ever preserved in the course of his practice."

Of his duties as nurse in 1797, and his controversy with Dr. Currie, Girard later wrote: "My daily duties are so engrossing that I have no time to attend to my own affairs. * * * * A number of our physicians maintain that we have a contagious disease in our city which is catching at a distance of ten feet. One of them took the liberty to ridicule my opinion through the medium of a newspaper. I answered him, in the same manner, as he deserved. The newspapers of Brown, Bache and Dunlap will inform you about it. I wish you

would warn people about it, so as to create a distrust for this kind of executioners of the human species."

Girard inclined to a theory advocated by Dr. Benjamin Rush that yellow fever was not necessarily imported, nor highly contagious. Dr. Rush held that the fever was due to dirty streets and insanitary conditions in the city, a theory which a little over a hundred years later was amply demonstrated by the work of Colonel Waring in Cuba and of the United States engineers in charge of the Panama Canal Zone.

Girard wrote intemperately to his correspondent in Baltimore on conditions in 1797: "Our city and its inhabitants are in a deplorable condition. Our Board of Health, our College of Physicians, or rather jackasses, not to mention our governor's proclamation which does not even show the common sense of a half civilized nation, have created an unparalleled state of alarm. For my part, I assure you that I feel the greatest fear lest most disastrous consequence may follow.

"The false alarm that has been spreading in our city for some time increases as more citizens desert the city. I doubt if there is a place in the world where an utterly baseless panic has ever been pushed to the extreme it has here. I now see myself forced to play a part against the yellow fever and therefore, in behalf of those in distress, I hope the epidemic will not be as bad as that of 1793." In agreement with the preceding Girard wrote to another correspondent: "Owing to improper publications many of our citizens are alarmed, and others have deserted our city, I can assure you that within this twenty years I have not experienced a

month of August more favorable than this to the health of our inhabitants."

So positive was Girard in his opinion, that when, on one occasion, the Board of Health was ready to adopt a set of resolutions stating that the fever then raging was contagious, Girard, with two of his associates, asked for the privilege of withdrawing from the meeting before the vote was taken.

In the epidemic of 1798 Girard wrote in the month of August: "Our doctors have, for the third time, lost their wits (*Perdu leur Latin.*) They will presently assure us that the yellow fever is in our city. Surely these poor imbeciles have lost their minds. In spite of everything they have succeeded in frightening our citizens and causing an almost general flight. This state of affairs has caused a general stagnation of business." Again Girard wrote of the epidemic of 1798: "I am still in the city and suffer cruelly from the conduct of our citizens who torture the unfortunates. I curse our ignorant physicians who are the cause of the epidemic and the great mortality each day.

"Five of my family have recently had the fever. Lemonade, barley-water, cammomile, some mild drugs and a little care put them all on their feet again. My housekeeper was one of them. She had a violent fever. As for myself I am well enough."

Girard wrote to a physician in Bordeaux concerning his experience in 1798: "During all this excitement I remained in the city and, without mixing in politics, played a part that would make you laugh. Can you believe it, my dear friend, I visited as many as fifteen sick

a day, and what will surprise you more I lost only one patient, an Irishman who indulged a little in drink. I do not suppose I cured one, nevertheless, you will agree with me that in my capacity as Physician of Philadelphia I have been very moderate and that no one of my confreres has killed less than I."

When Philadelphia was visited with yellow fever again in the summer of 1802, Girard resented the attitude of the Philadelphia *Aurora,* and in a letter to the editor withdrew his subscription, and demanded payment on a note which he held against the editor. "The part," he wrote, "which you have taken to alarm our city and to ruin the most valuable class of our Citizens has rendered the *Aurora* very disagreeable to me, therefore, I have resolved to postpone taking the paper alluded to while it is conducted by its present Editor. To this I have to add that about one year ago I lent you Two hundred Dollars without interest or security. For this I have received your notes payable at one or two years. As one of those Notes is due some time past and that I have sent several times to you without being able to receive payment I have to request that you will send me the money, otherwise I shall put sd note in the hands of my attory." To the above the editor of the *Aurora* replied at length, charging that Girard was unfair in demanding payment and resenting his attitude in general. But Girard was insistent on his rights and forced the payment of the money which the editor of the *Aurora* owed him.

When another epidemic of yellow fever broke out in Philadelphia in the summer of 1820, Girard, although

past seventy years of age, took an active interest in the measures to check it and was instrumental in restoring public confidence. He himself prepared a statement and two resolutions which were introduced into the City Councils at his suggestion: "The measures of precaution taken in consequence of the appearance of some cases of malignant fever in the last month, having with the blessing of Providence, proved effectual, not only in confining the disease within the very limited District where it appeared, but at length in exterpating [sic] it altogether from our city, the superior general healthfulness of which, with its suburbs, during the late season and now, is demonstrated by a comparison of our bills of mortality with the death in the neighboring cities and towns, and even in the country; notwithstanding which there is reason to believe the alarm, excited in a degree utterly disproportioned to the existing danger and kept up by the timidity of some, but more by the selfish and sinister reports and representations of others, is, with these same unworthy motives still continued; more especially by Hucksters, Forestallers, and Regrators, who labour often with success, to intimidate those who usually bring supplies to our markets for the purpose of obtaining their produce at reduced prices and making a large profit thereon, therefore,

"Resolved by the Select and Common Councils that the Mayor be, and he is hereby, requested to inform the Public by Proclamation of the actual condition of the health of this city and the happy disappearance of all cause of alarm in order thereby to remove the

groundless fears which are operating so injuriously to farmers and others.

"Resolved by the Select and Common Councils that the Mayor be also requested to direct the High Constables and Clerks of the Markets to cause the Laws and Ordinances against forestalling and regrating to be rigidly enforced against all offenders so as to exclude them as much as possible from the limits of the markets."

Thus, at threescore years and ten, and after nearly thirty years of effort, Girard closed his labors to prevent yellow fever and to care for its victims. From first to last his services in this field of endeavor were high-minded, disinterested, self-sacrificing, and humanitarian. He showed himself not merely reckless in exposing his own life, but wise and discerning in caring for others, protecting himself, and preventing the spread of the dread malady. His associates honored Girard for the part he played in the yellow fever epidemics, and posterity may well treasure the memory of his noble example.

8. STEPHEN GIRARD, MARINER AND MERCHANT.

Stephen Girard termed himself "mariner and merchant." As a merchant he built his success on his experience as a mariner; and in the promoting of his extensive trade to all parts of the world, and the giving of instructions to those who represented him, he was but carrying into a broader field the lessons of his early life.

Stephen Girard, Merchant
From Portrait By Frederick James (1885)
Masonic Temple, Philadelphia

Girard began his mercantile career in the smallest conceivable way; he had but a partial interest in a small ship in his early trading operations to the West Indies, and even after he had, by the exigencies of weather and war, been compelled to make his home in the city of Philadelphia, he owned but one small schooner, which he secured with difficulty and which he himself sailed with great precaution.

Following his arrival in Philadelphia in 1776, Girard continued for about a year in the West India trade; after the British captured New York, Thomas Randall came to Philadelphia and continued as Girard's partner in the trade with San Domingo. The partnership between Thomas Randall and Girard was dissolved February 1, 1777, and Girard received as his share of the business 1524£ 6 s. He was also the part owner of a sloop and brig.

The vigilance of the British blockade in 1777 compelled Girard to discontinue his trading operations, but with his characteristic industry and insight he established himself as a merchant, and engaged in the buying and selling of such goods as were in demand in Philadelphia and the regions adjacent. Girard purchased a modest house and a few acres of land at Mount Holly, New Jersey, and during the British occupation of Philadelphia in 1777 and 1778 he established his residence there and continued his commercial operations. With the British evacuation of Philadelphia in 1778, Girard is reported to have lost a small ship. In the later years of the Revolution, Girard fitted out a privateering expedition against the British on inland

waters, and on high seas adjacent to the United States. In this he exhibited his usual caution.

Girard's familiarity with the commercial conditions in the West Indies, New Orleans, and on the southern border, well equipped him to drive a profitable trade to that region, and he turned his knowledge to good account in the period immediately following the Revolution. The disturbed commercial relations between the West Indies and Europe at that time gave to American shipping new and unprecedented advantages in trade.

In 1780 Girard formed a partnership with one Joseph Baldesqui to promote the trade with San Domingo. Baldesqui was to purchase goods for shipment to Philadelphia, and to market return shipments to that region.

The partnership with Baldesqui was continued for two years, subsequent to which Girard formed a partnership with his brother Jean, then at Le Cap. It was believed that this would work to the advantage of both brothers. About 1786 Girard's domestic life was so unsettled, due to the mental derangement of his wife, that he sailed on a voyage to Marseilles. He opened up trade relations with France, diverted the ship, "Two Brothers," to that trade, and secured a small sailing vessel for trade to the West Indies.

Stephen and Jean Girard did not work together harmoniously and, in 1789, or shortly thereafter, their two years' partnership was dissolved. At the dissolution of this partnership Girard received as his share of the business $30,000, which represented the total of his commercial success and savings in the first sixteen years of

GIRARD'S SHIP GOOD FRIENDS
FROM CONTEMPORARY PRINT

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his life in Philadelphia. From it can be seen how slow and laborious was Girard's development.

Girard's resourcefulness was shown by his purchase, in 1792, of an abandoned French vessel. This was a ship from Bordeaux which had the capacity of about five hundred hogsheads of tobacco. This ship had been caught in a gale on the high seas, had suffered damage by the loss of masts, sails, and rigging, and was abandoned on the pretext that the repairs would cost more than the vessel was worth. Girard said that she had been solidly built in Bordeaux in 1786, and that he would buy her if she was sold cheap and have her recaulked and put in good condition. The purchase was made and the vessel was rebuilt and given the name, "Good Friends," to commemorate, it has been said, the renewal of friendship between the brothers Stephen and Jean Girard. "Good Friends" became Girard's favorite ship.[1]

In 1795-1796 Girard built the first of the so-called "philosophers" and named it the "Voltaire." Others of this fleet with the dates of their building were as follows: in 1801 the "Rousseau;" in 1801 the "Liberty" was altered from a brig into a ship; in 1804 the "Helvetius;" in 1806 the "Montesquieu;" in 1811-1812 the "North America." Girard had not a little of the seafaring man's superstition. Writing on the launching of the "Voltaire" on December 5, 1795, he said, "Everything went off with astonishing rapidity," adding that the way in which the vessel took the water

1. The records of Girard's business dealings show that he purchased a quantity of ship timber in 1789. Some of this was used, no doubt, in remodeling the "Good Friends."

convinced him that she was well disposed toward him and that he hoped she would be successful in his service.

In all, Girard was the owner of eighteen vessels, of which number sixteen were secured before 1812. Professor McMaster points out, however, that at no single time did his merchant fleet consist of more than six ships. In addition to the ships he owned, Girard frequently chartered other vessels for his trading operations. At times he secured these extra ships in New England, purchasing for them in their home ports cargoes of fish which were sent out directly to the European or West Indian markets.

With the larger ships mentioned above, Girard began longer voyages and a more diversified form of trade. These ships were clean sailers, and especially seaworthy; they were sent to the ends of the earth with absolute confidence. Oftentimes these larger ships were gone from the home port for one or two years, but Girard planned his business looking forward to the certainty of their return. Girard's commercial dealings were over a wide region and as the means of communication were poorly developed, he was often without knowledge of the movements of his vessels for long periods. When ships were absent for as long as two years at a time, there was of necessity an element of grave uncertainty and speculation as to where they had gone, and what had happened to them. Merchants were working pretty much in the dark, and it was necessary to plan commercial enterprises for long per-

iods in advance, and to provide for all sorts of contingencies.

In the later years of the Revolution and immediately following, Girard's correspondence with sea captains and small traders indicates that he was engaged in a relatively petty form of trade. Beginning about 1785, however, he was in correspondence with more prominent persons, those having to do with the affairs of the national government at home, including such names as Thomas Jefferson and Alexander Hamilton, and with distinguished men in other lands. Girard's public service and the disregard of his own life in the yellow fever epidemic of 1793 gave him a prominence, and earned for him a respect, which brought him into the public notice.

Following the building of larger ships Girard's commercial dealings were changed. Instead of relatively short voyages from Philadelphia to a port of the southern United States, the West Indies or even to Europe and back again to the home port, his vessels went on long voyages, trading from port to port, buying the articles which had accumulated in one region and selling them in another where they were in demand. Girard had agents at Charleston and Savannah buying cotton, others at Baltimore and Petersburg, Virginia, buying tobacco, and still others on the New England coast purchasing various forms of fish for the West Indian and European markets. It was not an uncommon practice for a ship to be dispatched from Philadelphia to some southern port as Petersburg, Virginia, Charleston, or Savannah, with food products and man-

ufactured goods which would find a sale there, to be loaded with tobacco or cotton for an outward voyage to Europe. Or the ship was dispatched to the New England coast to be loaded with fish and other staple products of that region, for passage to the ports of southern United States, to the West Indies, or to Europe direct.

The ships sailed with specific directions as to their movements. They were to call first at a given port, and sell the cargo if the market was favorable; if the market was not favorable, they were to go on to some other port or ports as named. Oftentimes three or four different alternatives were set down. The cargo taken to Europe was expected to be sold for cash, consisting usually of Spanish milled dollars. With the money thus secured the voyage was to be next to China, India, or the Spice Islands, where the precious products of the Far East were to be purchased, chiefly spice, silk, and tea. On occasion the voyage was to the Arabian coast for a cargo of coffee. These precious commodities were brought back to Philadelphia and placed in the warehouse of Girard, from which they were in turn distributed to merchants in all parts of America, or they were sent to Europe if the European market was more favorable than the American. Ships were directed at times to sail from the Far East to some European city and to sell their precious cargoes there, bringing home the proceeds in money.

Girard showed not only thorough knowledge of mercantile operations; he was also a shrewd judge of men and selected as captains and supercargoes those who

would protect his interests. His instructions were models of precision and clearness of direction. He sometimes left his captains and agents wide latitude in carrying out his instructions, allowing them to make their own decisions when on the ground, and requiring that when in foreign ports they should handle his business as though it were their own. But he was too wise to follow any rule without modification; at times he would add to the instructions such sentences as: "Do not change this plan. Follow it exactly with great secrecy and promptness."

As a seaman directing the navigation of ships, Girard possessed in his library numerous books having to do with the sea, and with the various regions of the world. He had a two-volume work of John Melish published in Philadelphia in 1816 under the title, *A Geographical Description of the United States with the Contiguous British and Spanish Possessions.* Among other similar works in Girard's small library was a very fine edition of Vancouver's Voyages in the North Pacific and Around the World (1790-1795), published in Paris in an attractive three-volume edition. (*Voyage de Vancouver Autour du Monde*). He also had an earlier French work containing instructions on navigation to India and China, published also in Paris in 1775 under the title *Neptune Oriental.* In addition to the foregoing, which might be termed more extensive works, he had smaller treatises on navigation, tables for computing latitude and longitude, and other formulas used in navigation.

An evidence of the type of mercantile operation in

which Girard was engaged may be found in his advertisement in the *Philadelphia General Advertiser,* September 25, 1794. On the front page, prominently displayed, he announced for sale, among other wares, handkerchiefs, linens, nails, twine, shoes, wines, muslins, shirts, indigo, sugar, bar iron, and coffee. To the advertisement was appended the information that cargoes had just been received in his ships, "Good Friends" and "Vulture."

Wars continued almost uninterruptedly in Europe from 1789 to the overthrow of Napoleon at Waterloo in 1815. These wars greatly increased the risks of maritime commerce, but they multiplied its profits in a corresponding ratio. The commerce of Europe was largely participated in by neutrals under the American flag. American ships enjoyed special advantages due to their nearness to the West Indies. While the Americans were embarrassed and hampered by the regulations of the European powers, they had opportunities for this trade not possessed by any other nation. Girard's peculiar combination of caution and boldness in action especially fitted him to drive the neutral trade between Europe and the West Indies with profit. The profits were increased by the interruption of the regular order of trade after 1790; the market was favorable for tropical goods and such raw products as cotton, rice, tobacco, and sugar.

The interference with American commerce by Great Britain in 1793-1794 resulted in the capture of two of Girard's ships. Repeatedly during this period public meetings of protest were held by the merchants and

traders of Philadelphia; some of these were presided over by Girard. The reports made and the resolutions adopted indicated that the feeling ran high against Great Britain.

In 1797 Girard wrote to a French correspondent expressing regret at what he termed the "misunderstanding" between the French Republic and the United States. This, he stated, led him to decide against sending his ships to French ports. He added, however, that he had been assured that all matters of controversy would shortly be settled to the satisfaction of both parties, following which he would resume his commercial dealings with France. Girard's hopes were not realized, however, and in 1798 he added as a postscript to one of his letters: "We have received more bad news. Our Commissioners have not been received. I hope this will have no bad effect on the commerce between France and the United States."

Girard's anxiety over his ships and commerce in the year just named was expressed in a letter to his Baltimore correspondent: "You are fortunate, in being able to forget the great interests which you have at sea, for I fear at this moment to lose the fruits of many years of hard work. I promise myself to be more prudent in the future." In the same year he wrote of his ventures: "I am still without news of my ship 'Good Friends.' I am looking for a new brig, sheathed in copper, coming from Hamburg with a rich cargo which I expect to send to Havana." To the foregoing was added, "but I do not wish to talk about it."

Because of the disturbed relations between France and

the United States in 1797-1799, and the unsettled commercial policy of the British, Girard was under the necessity of frequent changes in the regulation of his commercial affairs. He evidenced, however, resourcefulness and discernment in directing the course of his ships and in the effort to keep himself clear of losses.

As a good commercial man Girard was against war on principle, and when the spirit of war was abroad in the land in 1798, he wrote to a foreign correspondent a letter in which he said: "The gossips here talk a great deal about war. I do not agree with them, and think, as do many others of our citizens, that unless some European power declares war against us we will keep the peace so much to be desired."

Not only were Girard's ships ground between the upper and nether millstones of the British and French regulations and attacks, but his Mediterranean trade was also subject to interference and attack by the Barbary pirates and other freebooters.

The difficulties of Girard's position were shown by a report from one of his captains who was sailing in 1798-1799. This captain said that several vessels had told him that America and France were at war, and in prudence he had put into a British port to get further information. The day following his arrival, however, his ship was seized on an alleged suspicion that the cargo was French or Dutch property. Girard elaborated on his difficulties to Baring Brothers, of London, stating that he was at a loss to know how to govern his action in order to prevent ships and cargoes from being seized and condemned. He said that he had

strictly observed and complied with the laws of nations, and had acted in accordance with the several treaties of commerce between the United States and the European powers. He said also that he had never purchased or sold any prize vessel or goods; nor had he allowed his agents to do so on his account. He claimed that he imported cargoes from foreign countries to Philadelphia for the purpose of selling or reshipping them as could be done to best advantage.

In the years following 1800, when the ports of France and England were not open to Girard's trade, he kept up his commercial ventures, sending ships to Lisbon, Amsterdam, Hamburg, and even to St. Petersburg. He also kept up an active trade with the West Indies.

While Girard's French antecedents were sometimes to his advantage, they were quite as likely to work to his detriment. The embarrassment under which he labored due to his French origin was indicated in a letter concerning the capture and condemnation of one of his ships at Halifax. Girard stated that, although he had proved that he had lived in New York and Philadelphia since 1774, the judge who passed upon the case ruled that the owner having been born in France, owing his allegiance to France, and having been engaged in trade with a French colony, the vessel was subject to confiscation. At the conclusion of the recital of these facts Girard added: "After this judgment we can no longer count on our citizenship of the United States. That does not encourage me to continue my ventures as you may believe."

The European market proved unfavorable in 1805-1806, and Girard was under the necessity of peddling his goods from port to port. The dangers and the discouragements of the trade at this time were so great that no one except a man with indomitable determination would have continued. In a letter to Baring Brothers, Girard made an explanation of his reasons for sending ships to England rather than to the Continent. In the first place, he hoped to avoid the risk which affairs on the Continent seemed to hold in prospect for Americans; second, it was impossible for him to ascertain a neutral port to which his ships might go without being molested; and third, it was hard to find in a neutral port an honest merchant to whom he could consign the cargo of his ship if she should be permitted to enter. For the above reasons Girard requested as a particular favor that the Barings would name for him a port to which a ship might be sent with safety.

The numerous Orders in Council of the British Government, with the Berlin and Milan Decrees of Napoleon which followed each other in rapid succession, made the European situation worse rather than better, and the whole matter resulted in the Embargo of 1807, declared by the President of the United States, forbidding all ships to leave port.

The violation of our neutral rights by both France and England led Girard to bring numerous claims for damages against both nations, which he pressed with vigor. Some of these were brought to a successful termination, while others led into various byways, due

to diplomatic negotiations, uncertainties as to facts, and the application of international law. Some of these suits against the French, known in history as the "French Spoliation Claims," are still unsettled.

Girard was greatly distressed by the Embargo; in consequence of it he had four ships laid up in Philadelphia. He was further troubled by his inability to continue trade with Europe because, as he indicated in a letter of 1807, he had funds on the other side which he was anxious to send a ship to St. Petersburg to secure. At the first he gave orders to his agent at Charleston, directing that he should proceed as though the Embargo did not exist. He hinted at the possibility that the conditions which induced the Government to lay the Embargo would pass in a few months, and he, therefore, advised that sufficient upland cotton be purchased to load a ship.

Among the commercial treatises preserved by Stephen Girard in his library, was the third edition of Alexander Baring's work, *An Inquiry into the Causes of the Orders of Council; and an Examination of the conduct of Great Britain towards the neutral commerce of America.* As we look back on the events, the conditions, and the relations of this period there seems to have been an almost hopeless welter of confusion; but we have the perspective of time, and the knowledge of history. What must have been the confusion and the uncertainty to one who was in the midst of those events and whose very life was a part of them!

In March of 1809, the general embargo against American ships was lifted, and in its place was passed

a non-intercourse act directed against France and Great Britain, forbidding importation of goods from these countries, or any commercial dealings with them. Immediately following the repeal of the Embargo, Girard's commercial ventures were again active. In June of 1809, four of his ships came into Philadelphia with cargoes of sugar and coffee from the West Indies. These were immediately dispatched "to a port in Europe." The commission to captains and supercargoes directed that they were to go from port to port until they could find a favorable market where they were to sell their goods and purchase a return cargo for the home port.

Girard was destined to have further difficulty and complications in the European situation. His ships were seized by the Danes under a sort of privateering arrangement, and although there were no reasons for the ships' being taken to port, they were held for a long time by delays in the appeals coming to trial. At last, when one of the ships was released, expenses of the capture and of the suit were to be defrayed by the vessel. Of four ships which Girard sent out in 1809, "Good Friends" and "Helvetius" were captured by the Danes. The "Voltaire" was similarly captured by the British, and the "Liberty" was lost by going aground. The conditions of this trade were such that Girard wrote, "The unfortunate news which I have lately received will not encourage me to make further shipments to Europe, unless the belligerent Powers should change their plan of conduct toward our Flag, consequently I request in the most particular manner that you will

keep me constantly advised of every circumstance which you will judge interesting to me." About the same time he wrote to his New York representatives: "The gloomy prospect of our commerce give[s] me [a] great deal of uneasiness, particularly in regard to the safety of my property on the continent of Europe. Should you receive any advice relative thereto please to communicate * * * to me at an early period."

Of his business dealings in 1810 Girard wrote, "All the ships which I had in the north ports of Europe have returned * * * * *, one with German goods and three with Russian cargoes." Girard declared his intention to curtail his maritime operations until conditions were more favorable. Business, he said, was, at that time, extremely dull and money scarce, owing in part to the approaching discontinuance of the United States Bank.

When the European situation became impossible for trade, Girard immediately turned his attention to the South American ports. In 1810 his ships were sent with valuable cargoes to seek a market at Montevideo or Buenos Aires, and in the event of that market not being available, they were to proceed to the west coast and to seek sale for their cargoes at Valparaiso, Callao, Guayaquil, or Panama, if any one of them was open to the American flag. Conditions in South America were not favorable for American trade. Markets were glutted with European goods, and there was a disturbed political situation due to the establishment of Joseph Bonaparte as King of Spain. Several of the colonies revolted and the internal conditions in South America

were upset. Girard persisted, however, in keeping his ships at sea and gave directions that they should sail from South American ports to China and purchase the necessary return cargoes as had been done in the trade by way of European ports.

At the outbreak of the War of 1812 Girard had three ships at his wharf in Philadelphia, another at Rio Janeiro, a fifth at Cronstadt; and a sixth, the "Montesquieu," was at sea returning from a voyage to China. In order not to have his ships idle even in time of war, Girard dispatched the "Good Friends" from Philadelphia to Charleston to be there loaded with cotton, from which port she was to sail to any one of a series of ports in Europe, preference being expressed for Nantes. It was felt, however, that there would be less likelihood of capture if she sailed to a Mediterranean port than if she were to attempt to land on the western coast of Europe. In the instructions to the captain of "Good Friends" Girard commended resolution and calmness, stating that in his twenty years of experience he had observed uniformly that in all cases where the life of the crew was in jeopardy, calmness, energy, perseverance, and courage on the part of the master and officers would so impress and encourage the seamen that they would lose sight of the dangers by which they were surrounded.

The "Good Friends" sailed from Charleston according to plan, but she was captured on the high seas by the British and was taken as a prize to Plymouth, England. Thus Girard suffered a complete loss of this ship and cargo. During the war he sent out a ship

known as the "Kitty," which was also captured as a prize by the British and taken to Baltimore. There Girard repurchased his own ship, and before she returned to Philadelphia he had sold out the cargo at a handsome profit.

The most interesting of the losses of Girard in the War of 1812, and the one which evidenced most fully his business daring was that of his ship "Montesquieu." *En route* from Canton, this ship arrived at the Delaware Capes without the captain's knowledge of the War of 1812. There, due to what Girard believed to be the lack of presence of mind of the captain, the "Montesquieu" was captured by the British and held as a prize. After some negotiation Girard agreed to pay one hundred and eighty thousand dollars in specie for the "Montesquieu" and her cargo, chiefly of silk and nankeens. Although Girard paid this huge sum and was under the necessity of paying a further large sum amounting to $149,682.09 as duties, and had an original investment of $164,744.20 in the cargo, he turned the goods over at a large profit.

The nature of Girard's business and the value of the goods in which he dealt are shown by his conduct when it was feared that Philadelphia would be captured by the British. He joined in what was a general exodus, and to protect his goods ten six-horse wagons were loaded with silver, nankeens, and silks and sent from Philadelphia to Reading. These went in the care of William Wagner, an eighteen-year-old apprentice, who later became Girard's staunch defender and a most sympathetic interpreter of his character.

With the return of peace between Great Britain and America, in 1815, Girard was overwhelmed with invitations from all parts of the world soliciting his trade and setting forth the attractions of various commercial centers. He promptly made active plans for the dispatching of American goods abroad and for trade from port to port in the markets of the world. In a letter written to Baring Brothers at the close of the War of 1812 he said that he had five ships available for commercial trade, three of which would be employed in the European trade, and two in trade with China and India. Of his business activities at that time Girard wrote that despite his large losses during the war, and in addition to the capital which was employed in his banking operations and the money which he had invested in real estate and lands in the country, he had commercial capital sufficient to buy his goods for cash and to sell on credit without the necessity of discounting his paper. All this he said he owed to the close attention which he had given to business and to the advantages which the resources of America afforded to those who were active and industrious. In his letter to the Barings, Girard claimed that he was then paying more than a hundredth part of all the taxes which were being collected in the city of Philadelphia.

In the revival of the shipping business which followed the peace with Great Britain, Girard took a leading part, but though he was bold and aggressive in his business dealings, and though his ships were employed and his capital largely invested in trade, the profits from his commercial activities were disappointingly small.

The trade to the Far East failed to bring as large profits as formerly, and probably little except Girard's persistence kept his ships on the high seas.

Two of Girard's ships, the "Voltaire" and the "Montesquieu," were wrecked, the former in 1822, and the latter in 1824. The conditions of foreign trade offered little inducement for him to continue; markets abroad were unfavorable and commercial ventures often resulted in long delays and losses. A panic swept over the Continent and reached England in 1825. Girard's correspondent in Rotterdam wrote, "The fall of all public stocks and the very great scarcity of money in England and on the Continent caused a panic, and a complete stagnation in all commercial operations."

One naturally asks what were the impelling ambitions and motives which spurred Girard on to renewed and sustained commercial ventures, even against repeated losses, defeats, and discouragements. "I had hoped," he said, writing to his Baltimore correspondent in 1795, "I would be satisfied for a time," following the launching of his ship, the "Voltaire," but "the unfortunate ambition that has taken hold of me, and my desire to keep busy suggests new undertakings to my mind and with them inevitably a long course of trouble." The loss of one of his ships in 1798 led Girard to say: "Without stopping to talk of the heavy loss to me * * * * * I beg you will not think too much about the past. We must now plan to repair our losses. This is the best thing for us to do." The concluding sentences of this statement are indicative of the spirit of Girard in all his relationships. In another

connection he thus expressed himself: "We are all the subjects of what you call 'reverses of fortune.' The great secret is to make good use of fortune, and when reverses come, receive them with *sang froid,* and by redoubled activity and economy endeavor to repair them."

Of Stephen Girard's business ability, his genius, and his capacity to meet emergencies and surmount obstacles, Stephen Simpson, his first biographer, and one who showed no wish to flatter Girard, wrote: "No man, perhaps, ever possessed so great and perfect a genius for trade and commerce, as Stephen Girard—not that superficial trick or mere cunning, that exults in a dash of speculation—perpetrates an unworthy fraud —or rushes into a scheme of finesse, the mere common places of every-day hucksters. But that sound penetration, and various knowledge of the products of countries, and the state of markets; the seasons and climates of various nations, which constitute what may be termed, the mental chart of the intelligent, talented, and liberal merchant; combined with a constant observation of the political and domestic situation of countries, and their international relations, as they tend to influence their pacific or belligerent attitude towards one another. * * * * * * This was the great, and the strong point of the mercantile character of Stephen Girard. It was this which enabled him to calculate the precise point, at which to act—whether he would make a voyage to one port or a voyage to another—whether he would sell, or retain his merchandise on hand, for a better market, to be determined by his knowledge; his

observing indications unseen by others, and his superior means of information, or power of reflection."

In times of extreme danger to shipping, during the struggle for the rights of neutrals, Girard carried little or no insurance. He said that in some cases he could not get insurance even though the premiums were as high as fifty per cent of the risk. The hazard was evidently so great that insurance companies would not assume it. Even though this were true, Girard assumed the risk on his own account. In some cases where there was the probability of a ship's being captured if she put to sea, he advised his agents to sell both ship and cargo.

Reference was made above to Girard's acquaintance with medicine and to his administering remedies to those whom he nursed. He thus appeared as a "quack physician," but he was no less a "quack lawyer," and as such Stephen Simpson said he appeared extraordinary in his knowledge of the law. Simpson added that few men could defeat or circumvent Girard in a lawsuit, and in the great number to which he was a party he was said by Simpson to have been seldom vanquished; indeed, he took a peculiar pride in his victories in suits at law.

In Girard's library was found an interesting handbook of one hundred and eight pages on legal matters, bearing the title, *The Pocket Companion; or, Every Man His Own Lawyer*. On the title page was the statement that the book was written in so plain a manner that the farmer, mechanic, apprentice, or school boy, would be able to draw any legal instrument without the

assistance of an attorney. The book also contained sample documents in script, claiming to show the correct form for the drawing of instruments and offering the means of improving their penmanship to those who wished so to do. Girard's copy of this book was of the fourth edition, published in 1819, and from his own endorsement on the title page, it appears to have come into his possession February 13, 1821.

On occasion Girard appealed to the Government for redress and protection, and not infrequently he had controversies involving relations with foreign governments. A long contest was carried on with the United States authorities growing out of Girard's alleged violation of the Non-Intercourse Act by his ship "Good Friends;" this was not settled until 1819 when he was under the necessity of paying double duties on the value of the ship's cargo.

Girard's business judgment was probably as nearly infallible as was that of any other merchant in all history. He combined boldness and daring in operation with prudence and conservatism. The same foresight which led Girard to invest in cotton during the period of the Embargo when the market was flooded, led him to purchase both coffee and sugar. He gave directions to a New York concern to purchase for him forty thousand dollars' worth of coffee, at a price not to exceed forty cents a pound, and a man who was to return to Havana was authorized to purchase three thousand boxes of sugar, if the cost and charges did not exceed sixty thousand dollars. Recognizing the uncertainties as to the lifting of the Embargo, he gave

directions that the sugar be stored as fast as it could be purchased, in the cheapest and safest manner possible, and held subject to his order.

Girard's commercial methods were in a measure indicated by the fact that many of his ships bore French names; at times the ships carried duplicate papers, and on one occasion, certainly, a ship had both a French and an English captain. In one instance, Girard gave directions that his ship was to take out a French passport for protection against the pirates and that, after the ship was well out of danger, the French papers were to be concealed, or if the captain thought safer, to be thrown overboard and the ship brought to Philadelphia under her American register. Some of the arts and devices to which Girard resorted are indicated by a letter written in 1792-1793 to his foreign correspondent, Samatan, at Marseilles concerning the ship, "Good Friends." "The French ship of which I spoke to you," he said, "needs a general overhauling and I have had it placed in a dockyard to be put in the best possible condition. This will keep her here until next Spring when I shall send her to you with a fine cargo. Although our French Consul assures me that the vessel may sail under my name, I shall be charmed to have her appear to belong to you. I can easily put her in your name by declaring before our Consul that as I have funds belonging to you, I have bought the vessel for your account. If you will consent to do me this service, let me know at once what your intentions are so that I may attend to the formalities before the vessel sails."

Girard sometimes sent his captains and supercargoes with two sets of directions, to such effect as the following issued early in the nineteenth century: "If a peace between France and England is concluded, and American ships are permitted to proceed from Bordeaux to the Isle of France," said he, the cargo and specie were to be consigned to Martin Bickham, but in case that the French Government would not permit the ship to clear for the Isle of France, or that the war between France and England still existed, then the "Good Friends" was to clear for Tranquebar. The value of the cargo on this voyage was above one hundred and twenty thousand dollars.

Girard had trusted correspondents in the chief commercial ports of the world. He also had a staff of faithful captains and supercargoes who were sent out with his ships. He solicited reports as to conditions and trading opportunities in various parts of the world, and the risks which ships encountered. These reports, with his study of world policies and tendencies, enabled him to direct the operations of his ships from port to port and country to country. When one reads his correspondence, as it has been analyzed and arranged by Professor McMaster, he is struck again and again by Girard's insight, and by the minute directions he gave.

The letters which Girard's correspondents transmitted at his request were often detailed accounts of political conditions and military happenings abroad; in addition, there were the usual summaries of commercial opportunities and reports on the various enterprises which Girard launched. On the basis of these reports

Girard often made plans for months ahead. As one examines the letters with which Girard conducted his mercantile operations, which then extended to the whole of the known world, dealing in commodities of every sort, and often providing for the visits of ships to three or four different ports before the voyage home, he cannot but be impressed with the tremendous power of the man.

One of the reports of Baring Brothers, written at the request of Girard, is indicative of the sort of letters which he received. In the first place, he was advised not to send to Europe any cargo on the same ship or in the same shape in which it was imported from a French colony. He was further advised that whenever possible there be a mixture of American products with those secured from the colonies to establish the proof that the cargo was made up in America, and if this could be further established by certificate, or otherwise, such procedure was urged as security. It was suggested that vessels be sent to a port in the Channel for new orders instead of proceeding directly to an enemy's port. He was especially cautioned that vessels should not be sent out in ballast or with specie from Holland or Antwerp, either to Batavia, the French Islands, or any other of the colonies of the nations then at war with England.

In the management of his extensive commercial enterprises, and by reason of the uncertainties of communication, Girard adopted the practice of sending his letters, instructions, and inquiries in duplicate, by different ships or routes of communication, to make more

certain that if one copy should be captured or go wrong, a second might reach its destination.

Stephen Simpson wrote that while to most men commerce is a matter of habit and custom, to Girard it was a subject of original thought and intellectual speculation. The contrast between Girard and less successful merchants of his time was suggested by Simpson as being due to Girard's superiority of mind and the indefatigable industry which enabled him to maintain what was termed an "inquisitorial" correspondence with his agents. He was said by Simpson to be able to translate himself in imagination to Holland, London, St. Petersburg, Antwerp, or other commercial centers, and to visualize the conditions there existing. At times when other merchants who followed a fixed rule were losing money, Girard was able to divert his operations to new fields. Simpson further said he so managed his commercial dealings that when Spanish dollars were at a premium in America he was able to buy them at a discount in London.

In all his business dealings Girard was regarded as a close and hard man who wanted to have contracts carried out scrupulously by others, as he was ready so to carry them out himself. In some cases he evidenced almost a vindictive spirit in holding others to the fulfillment of agreements. This trait, coupled with Girard's success, naturally led to opposition and jealousy on the part of his business associates and competitors.

Of Girard's success and what it was based upon Parton wrote: "His neighbors, the merchants of Philadelphia, deemed him a lucky man. Many of them

thought they could do as well as he, if they only had his luck. But the great volumes of his letters and papers, preserved in a room of the Girard College, show that his success in business was not due, in any degree whatever, to good fortune. Let a money-making generation take note, that Girard principles inevitably produce Girard results. The grand, the fundamental secret of his success, as of all success, was that *he understood his business.* He had a personal, familiar knowledge of the ports with which he traded, the commodities in which he dealt, the vehicles in which they were carried, the dangers to which they were liable, and the various kinds of men through whom he acted. * * * Add to this perfect knowledge of his craft, that he had a self-control which never permitted him to anticipate his gains or spread too wide his sails; that his industry knew no pause; that he was a close, hard bargainer, keeping his word to the letter, but exacting his rights to the letter; that he had no vices and vanities; that he had no toleration for those calamities which result from vices and vanities; that his charities, though frequent, were bestowed only upon unquestionably legitimate objects, and were never profuse; that he was as wise in investing as skillful in gaining money; that he made his very pleasures profitable to himself in money gained, to his neighborhood in improved fruits and vegetables; that he had no family to maintain and indulge; that he held in utter aversion and contempt the costly and burdensome ostentation of a great establishment, fine equipages, and a retinue of servants; that he reduced himself to a money-making machine,

run at the minimum of expense;—and we have an explanation of his rapidly acquired wealth."[1]

Girard began life as mariner and merchant, and mariner and merchant he continued to the end. When he became rich and powerful he did not forget the seamen and their interests; in his Will he stated that he was a member of the Society for the Relief of Poor and Distressed Masters of Ships, their Widows and Children, and to this Society he bequeathed ten thousand dollars. Nor was he forgetful of the mariners who had served him and who were in his employ at the time of his death. To each of the captains who had charge of one of his ships at his death, and who had made at least two full voyages in his service, he bequeathed fifteen hundred dollars, but only on condition that the ships were brought safely into the port of Philadelphia, and also that the captain's "conduct during the last voyage shall have been in every respect conformable to my instructions to him." Thus to the end, in his commercial dealings, and in the provisions for carrying out his Will, Girard showed clear discernment and definiteness of direction.

At his death Girard had a partially finished and unnamed vessel on the ways at Philadelphia. He also had three ships at sea, viz., the "North America," the "Helvetius," and the "Rousseau." His plans and detailed directions were not less comprehensive and exact at the last than they had been when he was in mid-life. But as his life had flowed on, he had added interest after interest, to each of which he gave the

1. *Famous Americans of Recent Times*, pp. 235, 236.

same painstaking and minute attention. Girard was a great merchant, with whom the movement of ships and wares was a game both intricate and difficult. The zest of the game, the joy of achievement, the overcoming of obstacles seemed to give him the chief pleasures of his life.

9. STEPHEN GIRARD, BANKER.

Though primarily a shipowner and merchant, Girard naturally developed into a banker in connection with his extensive financial operations and investments. One of the early strokes of his business genius was the taking of a lease for a series of years on a number of stores on Water Street. One of these he occupied for his own business, but others were sublet at a handsome profit. In his business dealings Girard was a good example of the man who profited by not putting all his eggs into one basket. Trade made other Philadelphians rich, and no doubt would have been profitable to Girard had he continued only a trader; however, as trader alone he would have had but a part of the success which did attend his efforts. With others, Girard incorporated the Insurance Company of the State of Pennsylvania under a charter approved in 1794. He was chosen the first President of the Philadelphia Society for the Encouragement of Domestic Manufactures in 1806. He was also elected a Director of the Union Insurance Company in 1824.

Girard was an interested observer of the first United States Bank, modeled after the Bank of England, which did business as a bank of deposit and discount as well

as furnishing the Government with a circulating medium. Although Girard was an admirer of Thomas Jefferson and was identified with numerous activities of the Republican party, he was a firm believer in the United States Bank, standing on this question against Jefferson and in support of Hamilton and the Federalist party.

The first United States Bank was opened in Carpenter's Hall in 1791, where it continued until 1797, at which date it removed to its new building on South Third Street. In addition, it established branches in the different cities throughout the country. The bank operated under a charter granted by Congress for twenty years. On January 23, 1810, Stephen Girard was one of a committee of five appointed at a public meeting at the Philadelphia Coffee House to draft a memorial to Congress urging a new charter for the United States Bank. Failing to secure a new charter the bank discontinued its operations on March 3, 1811. With the interruption of commercial relations with Europe and the uncertainty of trade abroad, Girard centralized his foreign capital with Baring Brothers, and with the approaching discontinuance of the first United States Bank, he bought extensively of the stock of that bank, which proved to be a profitable investment.

When the United States Bank failed to secure a new charter from Congress, the stockholders appointed trustees to close up its business. A petition of these trustees to the Legislature of Pennsylvania for a charter having been refused, there was nothing to do

STEPHEN GIRARD'S BANK, 1800

except to close the bank. Then it was that Stephen Girard purchased the property and assets of the bank and engaged the former cashier, George Simpson, and to a large extent the former staff of the bank, and began his enterprise of a private banking institution under the title, "Bank of Stephen Girard."

By his purchase of a large block of the stock of the first United States Bank, in England, Girard saved his capital abroad which was in a precarious condition, realized a handsome profit on his investment and brought his business genius into a new field of effort. This purchase and the purchase of the bank property evidence the discernment of Stephen Girard. When the affairs of the United States Bank were closed, the stock rose to a premium. After the bank had discontinued, the bank building and the cashier's house adjacent were secured at about one third of their original cost. In the old United States Bank building on May 12, 1812, was begun the "Bank of Stephen Girard." In a letter to Governor Snyder, of Pennsylvania, Girard said that he had entered into the banking business because of the unfavorable prospect of maritime commerce and because he regarded it as a suitable investment for some of his available funds. He said that he planned to transact a banking business on his private account, as far as prudence would permit.

Girard immediately opened correspondence with his agents in Baltimore, Richmond, New York, and Charleston, and asked for the names of banks in their respective cities which might serve him in the capacity of correspondents. His letter to the agent in New

York is typical; he asked for the name of a New York bank which had such "prudence in discount" and "solid capital" as would merit unlimited confidence. He also opened correspondence with Baring Brothers, of London, asking them to serve as his correspondents abroad. Alexander Baring's reply to Girard's inquiry indicates the regard in which Girard was held and the estimate that was placed upon his enterprise: "I have long been of opinion," said Baring, "that such an establishment was wanted in America and could not fail of success, and indeed strongly recommended the experiment to our common friend D. Parish. The improvement of commerce has produced such establishments in all parts of Europe, and America is ripe for them. People cannot transact business confidentially with 24 directors. They can have no facilities but such as are in a strictly regular form and are besides exposed to the jealousy and observation of their neighbors. A private Banker will be found so great a convenience that I think it probable you will have almost all the commercial houses for customers."

Girard's bank was begun with a capital of $1,200,000, which amount was shortly afterward increased to $1,300,000. He proceeded to discount bills of exchange and notes in the same way as did the incorporated banks then in existence, and to issue notes as a circulating medium.

The rights of Girard to conduct a private banking business without a charter or other authorization from the State were naturally called into question. He sought counsel from his attorneys, Charles J. Ingersoll

and Alexander J. Dallas, who assured him that he had the legal right to carry on this business. The four chartered banks then existing in Philadelphia met in joint conference to decide whether they would accept the notes issued by Stephen Girard. These banks took action, stating that, while the laws of Pennsylvania did not prohibit, they did discourage the circulation of notes of unincorporated banks, and they regarded the precedent of the issuance of notes by such banks as dangerous. Girard, writing in June of 1812, stated that banks of the city were not friendly to his establishment although he took their notes and maintained open accounts with the two oldest of the incorporated banks. He stated that although the other banks generally received checks drawn on his institution, they uniformly refused to take his bank notes, and he expressed the hope that they would be more favorable to him within the next three months.

On May 28, 1813, Girard wrote to his friend, David Parish, concerning his relations with the Bank of Pennsylvania, stating that he had requested his cashier to apply there for an additional $200,000 which was due him. He stated that it was not his purpose to embarrass any of the banks, but that, as they had agreed among themselves not to take his notes, he did not think that he should retain theirs and allow specie to be drawn from his own bank, particularly at a time when prudence dictated that he should keep in his bank sufficient specie to meet all of its obligations. In this letter Girard suggested to Parish that if he had opportunity to speak with the President of

the United States or with the Secretary of War, he should mention the conditions under which Parish and himself had taken the balance of the Government loan. Girard intimated that if the funds resulting from that loan were constantly drawn from his bank and deposited in other banking institutions, it would not work to the advantage of the United States. The outcome of Girard's controversy with the other Philadelphia banks was that, before the end of June, 1813, the other banks had surrendered and were ready to accept his notes.

No sooner had Girard completed the establishing of proper relations between his bank and the Federal Treasury and other banking establishments than he found himself in further difficulty, this time with the State of Pennsylvania. A law of 1810 prohibited an association of individuals from engaging in the banking business without incorporation. This law did not expressly impose a like prohibition on an individual, no doubt because it was not contemplated that a single individual would be able to enter on so ambitious an undertaking. In 1814 a new bill was introduced into the Pennsylvania Legislature, forbidding private banking in general. Girard protested against this and engaged the services of attorneys to oppose it, appealing both to the Legislature and to Governor Snyder. He also sought the aid of other persons likely to influence the action of the Legislature. The banking bill had a stormy passage through the Legislature, was promptly vetoed by the governor, and later was passed

over the governor's veto by two-thirds majorities of the Senate and the House.

The antagonism towards Girard and his bank was further evidenced by an anonymous pamphlet of twenty-seven pages printed in Philadelphia in 1815. While Girard was not mentioned by name in this, its title and the treatment which it adopted were unmistakably directed at him. The main heading of the pamphlet was, "The History of a Little Frenchman and His Bank Notes," and on the title page in display arrangement were the three words, "Rags, Rags, Rags." This pamphlet was an argument against the operation of banks without charters; dire consequences to the nation were held to be inevitable should there be a multiplication of these private banks.

Girard's versatility as a business man was shown by the promptness and the skill with which he changed his investments from mercantile operations to banking. He quickly availed himself of the opportunity which the closing of the United States Bank presented, and his private bank became one of the most important financial institutions in America. The closing of the first United States Bank resulted in a welter of confusion and uncertainty in financial matters. Conditions threatened to be as bad as they had been before that bank was established. In the War of 1812 the Government at Washington was without adequate machinery for its financial operations; then it was that Girard's bank, his leadership in finance, and his accumulated capital, were of inestimable value. Girard's insight, his self-sacrifice, and his confidence in the future of the United

States, enabled him to render a patriotic duty of first importance; his service in the War of 1812 made him a national character.

Capital has always been recognized as indispensable in the waging of war. Money has been called the sinews of war; Napoleon expressed the same thought in the statement, "An army travels on its belly." The dominating financial genius of the early years under the Federal Constitution was Alexander Hamilton, of whom Daniel Webster said: "He smote the rock of the national resources and abundant streams of revenue gushed forth. He touched the dead corpse of public credit, and it sprung upon its feet." The policies of Hamilton, always challenged, ceased to be fully operative in 1811, and the Government was without the fundamental necessities of an adequate circulating medium, and the means of selling its credit. Unless the moneyed classes had been led to co-operate, there would have been little prospect of the War of 1812 being successful. It was in such a crisis that Stephen Girard established his private bank; as an investor and business man he became the forefront of the Government's financial policy. Of Girard's contribution at this time Parton has said he was the very "sheet anchor" of the Government credit. In the financial stress of the War of 1812, while all other banking institutions were timid in their operations, Girard continued boldly on his course; by skill in management he was able to keep his notes at par even though those of other banking establishments had depreciated.

The most interesting of Girard's financial operations

was his subscription to the Government loan in 1813, which justified for him the title, "financial patriot." Near the close of 1812, the Federal Treasury was on the verge of bankruptcy; money was needed immediately for the conduct of the war; Congress opposed the levy of internal taxes, and authorized the Secretary of the Treasury to negotiate a loan of $16,000,000. Early in 1813, the loan was advertised; subscriptions were to be received at designated banks in twelve different cities. Girard's bank was selected to receive subscriptions in Philadelphia. On March 2 he wrote to the Secretary of the Treasury: "I received yesterday afternoon your letter of the 24th ulto.: covering your circular & contract for the loan of Sixteen Millions. Your request will be attended to. Inclosed is copy of the advertisement which will appear daily in Six of our public papers until the 13th instant inclusive."

The response to the loan was disappointing; when on the first call the books were closed, there had been subscribed less than $4,000,000. In the original subscription Girard was entered for $100,000, and five others at his bank for $22,600. The subscription books for this loan were opened a second time from the twenty-fifth to the thirty-first of March, and an additional $1,881,800 was taken, of which amount $19,500 was subscribed at Girard's bank.

The results from this loan were so meagre that on the first of April the Treasury of the United States was practically without funds. Then it was that Girard's friend and business associate, David Parish, proposed that the two richest men in America, Stephen

Girard and John Jacob Astor, should join with him in a bid for so much of the loan as might remain untaken, disposing of their purchase to small buyers, and thereby realizing the commission of one quarter of one per cent, which was offered by the Secretary of the Treasury on the sale of the loan. Parish visited Astor in New York, and induced him to join in carrying out this plan. On April 2 Parish wrote to Girard: "I have not yet closed with Mr. Gallatin, but am to see him again this morning. He expressed a wish to see you and we will go there together about noon if you please." Evidently Girard and Parish called on Secretary Gallatin, and the business was closed as indicated. Astor promptly came to Philadelphia and on April 5 almost identical letters were written to the Secretary of the Treasury, one by Parish and Girard and another by Astor.

The letters themselves set forth the conditions of the offer most satisfactorily. Parish and Girard wrote: "In consequence of the notice given by the Treasury Department, under date of the 18th of March 1813, that proposals will be received by you for the whole, or part of the residue of the loan of sixteen millions of Dollars, we beg leave to offer to take as much stock of the United States, bearing interest at six per cent pr. annum payable quarter yearly, the stock not to be redeemable before the 31st December 1825, at the rate of eighty-eight dollars for a certificate of one hundred dollars, as aforesaid, as will amount to eight millions of dollars, or to the residue of the said loan, provided you will allow us the option of accepting the same terms that may be granted to persons lending money to the

United States by virtue of any law authorizing another loan for the service of the year 1813, that Congress may pass before the last day of the present year.

"It must be further understood and agreed to that one quarter per cent will be allowed us on the amount to which the present proposal will be accepted.

"With regard to the payment of the instalments on the amount to be loaned by us, we shall expect to enter with you into such arrangements as will be mutually accommodating."

Mr. Astor wrote the same day that his friends in New York and himself would take two millions and fifty-six thousand dollars' worth of the loan on the same terms as were enumerated by Parish and Girard.

On April 7, Gallatin wrote to Girard and Parish: "Your proposal for lending seven million and fifty-five thousand eight hundred dollars to the United States in part of the sixteen millions loan, is accepted.

"You will please to deliver, before the 15th day of this month, to the cashier of Stephen Girard's Bank, or such other where, according to your proposal, the payments are to be made, the names of the persons embraced in your proposal, together with the sums respectively payable by each. Each will be entitled to receive in payment, at his option either six per cent stock, at the rate of eighty-eight per cent, or six per cent stock at par, and a thirteen year's annuity of one and a half per cent of the money loaned; which option must be made at the time of paying the first installment."

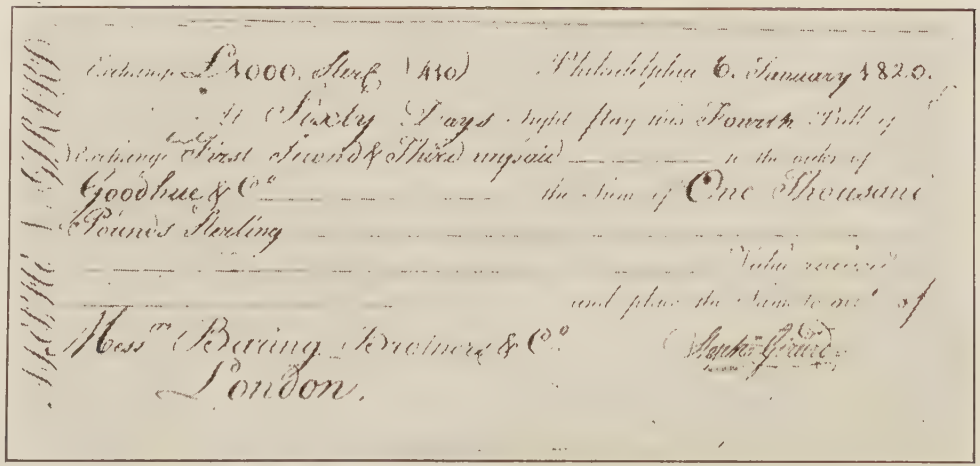
Girard thus joined with Parish in subscribing for an amount up to $8,000,000 to complete the loan, of which

sum of $7,055,800 only was left to be allotted. Girard started at his bank a list of subscribers to the $16,000,000 loan and had a series of separate lists, the aggregate of which was $2,950,800. To these lists there were added other subscriptions, including $1,191,500 each by Girard and Parish. It is not possible to determine what disposition was made of the balance of $7,055,800, which was marketed through Girard's bank. In all likelihood, as was suggested by Parish, it went to small investors.

The above is the most comprehensive statement possible of the confused and often misunderstood connection of Stephen Girard with the loan for prosecuting the War of 1812. In an especially hazardous period of the War it was the wealth and the financial support of Stephen Girard, more than any other single fact, which gave stability to the credit of the United States.

But from the above it appears that the commonly accepted statement that Girard loaned the Government $5,000,000 is not in accordance with the facts.[1] He was a large subscriber for the United States bonds, but he

1. A sketch of Girard prepared the year after his death indicated the contemporary belief that he subscribed to five million dollars' worth of the credits of the United States during the War of 1812: "The loan of Five Millions was taken by Mr. Girard, of the Government, in the darkest hour of the last war; and when trembling at the brink—or, rather floundering in the gulf of *bankruptcy and discredit*. The temptation of great profit was certainly powerful, to receive 100 *seven per cent* stock for 70! [Incorrect—see above letters of Girard and Parish and Gallatin]. But on the other hand, the risk of loss appeared great—*public credit* had expired, and the hopes of the stoutest hearts began to wither. It was an hour that 'tried men's souls,' and locked up the capital of the country in the vaults of fear and suspicion. Great as was the temptation of profit, few were found willing to put their capital in jeopardy, under the frowning aspect of the times; when the *Union* was hanging by a single hair, and the country every day falling into the hands of the enemy."


Exchange £1000. Stg. (1410) Philadelphia 6. January 1820.

At Sixty Days sight pay this Fourth Bill of Exchange (First, Second & Third unpaid) to the order of Goodhue & Co. the sum of One thousand Pounds Sterling

Value received and place the same to account of

Messrs Baring Brothers & Co. London.

Stephen Girard

FOREIGN DRAFT
ORIGINAL IN GIRARD COLLEGE LIBRARY

subscribed as a banker, acting rather as an intermediary than in his own name. By having his bank serve in the capacity of intermediary, it is possible that Girard rendered a larger service than could have been given in his own right and title. The part he took, however, did obligate Girard practically to the extent of his full fortune. There is no way to account for Girard's action during the War of 1812 other than that he was a firm believer in the future of the United States. As was once said by a Philadelphia newspaper editor, Girard was to the end of his days, "a bull and not a bear," when it came to the consideration of his adopted country.

Banking presented many difficulties in the early years of Girard's financial institution. The period following the War of 1812 was one of commercial depression, scarcity of specie, and general hard times. Banks found great difficulty in meeting their obligations and European trade was at a standstill. Purchases in the Far East were almost entirely in hard money, which tended to drain the country of specie.

The Government had been so embarrassed in its financial dealings, due to the lack of a dependable financial institution, that the sentiment was strong for a second United States Bank. Although a second bank chartered by the Federal Government might have been regarded by some as a dangerous competitor, Girard entered actively into the plan for its organization. He brought all his influence to bear in obtaining from Congress a charter for such a bank and when the organization of the bank was undertaken, the Government

again turned to him as the one who could give the needed help.

Dallas, Secretary of the Treasury, wrote to Girard that it was his plan to use his name as a commissioner for receiving subscriptions to the stock of the bank. In the same letter Dallas gave the information that Government directors for the bank would be appointed during the session of Congress, and he asked Girard to tell him in confidence whether he would prefer to be appointed a director by the President, or to be chosen by the stockholders, thus implying that if he were not appointed by the President, he would be chosen by the stockholders. To the above Girard immediately replied that if he were appointed a commissioner for receiving subscriptions he would endeavor to do his duty, but that he was fearful that if chosen a director of the bank, he could not accept the appointment because of his preoccupation with other interests.

Girard was one of five men chosen by the Treasury Department to receive subscriptions for the stock of the Second United States Bank. The commissioners promptly met and elected Girard as president of the commission and selected at the same time his banking house as the place where subscriptions would be received. When the subscription books were opened and the plans announced, the returns were disappointing. There was a deficit of $3,000,000 in the subscriptions to the stock. Then, on the last day of the period for receiving subscriptions, Girard himself subscribed for the entire amount of the deficit, which action led Secretary Dallas to write at once to the President expressing his

gratification and stating that Girard's action had been "to the great disappointment of the brokers and speculators."[1]

Girard later stated that in making this large subscription he had in view two objects: the early establishment of the bank, and the prevention of a large increase in the number of proxies. His subscription made it possible to complete the plans for the organization of the bank and for it to begin promptly. Girard was appointed one of the five Government directors of the first Board of the Second United States Bank, his commission being signed by President Madison.

The stockholders' meeting for the election of twenty directors of the Second United States Bank was held at Girard's Bank on October 28, 1816, and Girard gave not a little time and thought to bring about the best plan of organization, and to secure satisfactory officers for the central bank and in its various branches. All the earlier plans for the Second United States Bank were worked out and the business promoted through Girard's banking house.

Girard was discerning enough to note the unfortunate tendencies in the management of the Second United States Bank; he early became so dissatisfied with the direction of the affairs of the bank that he resigned his commission as director, asking that the President be assured of his grateful acknowledgment of the confidence which had been imposed in him.

1. *The Boston Weekly Messenger*, under date of September 12, 1816, stated that the speculators had held back from the buying of stock for the Second United States Bank hoping to profit by a possible reduction in the price of stock, but, it was added, they had miscalculated, and had been the losers when Stephen Girard subscribed for the entire balance of the stock which remained unsold.

Girard's differences with the management of the bank and his shrewd judgment on the inevitable result of the course which the bank was taking were sufficient to lead him not only to withdraw from all responsibility for the management, but quietly to withdraw his capital as rapidly as possible. His withdrawal and the reasons for it are best told in his own words: "When I take into view the daily increase of enemies to a Bank and its 19 associates under the name of Offices of Discount and Deposit, whose credit depends on prudent and uniformly impartial good management, which can alone inspire public confidence and create friends [I] am disposed to be silent and to sell as fast as practicable." Later he said of the bank, "Indeed when I take into view the increase of enemies to that Bank, I am alarmed and desirous to sell and realize what I have on hand." This anxiety arose from his belief that "owing to the improper management of the interests of that institution her stock is on a rapid decline which I can assure you hurts my feelings, particularly when I take into view that I have contributed towards obtaining the charter of that institution more than any living man in Pennsylvania. But nothing will remedy her present confused embarrassment except a judicious change of directors and officers, and then it is my opinion that it will take them three or four years of peace and tranquility to put her on the path of rising gradually to her intended degree of National Bank of the United States."

To his correspondent in Charleston Girard said of his association with the Second United States Bank, "At the solicitation of my much regretted friend the

late Alexr Dallas, Esq., I have served as Commissioner & Director of the Bank of the United States for upwards of two years, and I would not consent to go through the same unpleasant business, even if it was associated with my best friends." The tendencies in the bank were as Girard had foreseen; as usual he judged correctly as to what was likely to happen.

Girard continued to transact a general banking business parallel with the Second United States Bank. His enterprise was so essentially personal, and the amount of capital which he handled so great, that he feared a possible disarrangement of the public finances and a consequent loss to his bank if he should be taken suddenly by death; to obviate this danger he had drawn up a deed of trust providing that four gentlemen named in the deed, with the cashier of his bank, were to act as trustees in the event of his death, and thus prevent delay or inconvenience. This plan was in the nature of a deed of assignment which became operative on the day when Girard died, and authorized the trustees named to take possession of the assets of the bank and to proceed to close its affairs as speedily as possible, transferring the assets to his executors as a part of his estate.

This same matter was further mentioned in Girard's Will in a provision that his executors were not in any way to interfere with the trust above constituted, except to see that it was faithfully carried out, and he further provided that the trustees as they had surplus from the closing of the affairs of the bank should invest in good securities in the names of his executors, and hand the same over to them to be disposed of according to the

terms of his Will. This plan was a further evidence of Girard's ability to forecast a situation, and to provide an effective procedure for bringing results to pass.

At the death of Girard an inventory of the property of his bank showed a total of $4,847,820.29, of which amount $3,479,961 was in debts due the bank, and slightly over $1,000,000 was in stocks of various corporations, one half of which was in stock of the Bank of the United States. At Girard's death the trustees took charge of his bank and closed its affairs quietly and expeditiously, without disarrangement of the public finances, or loss to the bank itself. In a little over two years' time the trustees completed the settlement of the bank's affairs and handed over to the Girard executors more than four million dollars.

The influence of Stephen Girard as a banker and the importance of the place which he occupied in the community were evidenced by an advertisement which appeared in the various Philadelphia newspapers on the day he was buried. This advertisement invited the merchants, manufacturers, and others of the city who approved of applying to the Legislature for the charter of a bank with a capital adequate to meet the deficiency caused by the withdrawal of the capital of Girard, to meet in the Merchant's Coffee House. This meeting led to the formation of a new bank, with a capital of $1,500,000, which was duly chartered in April, 1832. The directors for this bank were chosen in July following and application was at once made to rent the banking house of Stephen Girard for three years. Inasmuch as the building formed part of the estate willed to the City

GIRARD'S COUNTRY HOUSE

of Philadelphia, the trustees of Girard's Bank recommended that the City of Philadelphia should have legal possession of the building so that they might lease it to the new Girard Bank, the trustees who had been appointed under the Girard deed of trust to occupy such part of the building as might be deemed necessary. Action on this recommendation resulted in the rental of the building to the Girard Bank, and this Bank, first under a state charter, and after 1863 under a charter from the Federal Government as the Girard National Bank, has continued uninterruptedly in the same building.

10. STEPHEN GIRARD, FARMER.

Farming was widely removed from Girard's early life; that he became interested in agriculture and developed a farming enterprise successfully is another evidence of his practical mind and the versatility of his genius.

In 1797-1798 Girard came into the possession of two parcels of land aggregating seventy-five acres in what was then Passyunk Township; in the year last named he wrote to his French correspondent that he had lately purchased these two properties in the country, situated three miles from Philadelphia on the road to Fort Mifflin; he requested his correspondent to send by the ship "Good Friends" some roots of "muscot vines," and any other good white grapes grown in France. In the same year he also directed that his Bordeaux correspondent send him twelve large hens and two cockerels, specifying that he wished those with large combs. This cor-

respondence was but the beginning of repeated requests sent out by his vessels to distant places asking for choice plants, seeds, fruit trees, rare vegetables, and fine specimens of stock, which might be introduced and cultivated, or raised.

Girard was interested in scientific agriculture, but with his practical turn of mind, he sought to make his farm pay. He introduced rare vegetables and cultivated them with the same business success that attended his other activities. He made his farm a profitable investment through a study of its problems and by a business system and thoroughness in the production, harvesting, and the marketing of crops. If crops did not turn out well, he poured out his disappointment in the same way that he grieved over a commercial venture which went wrong. In a letter of 1798 he coupled the possibility of losses from his trading expeditions with losses from his farm, stating that he feared that his maritime ventures might turn out as his place in the country had done, for there, said he, the locusts had destroyed the crops so that they were hardly worth harvesting. He complained that they ate up the garden truck, and devoured the clover which had been sown in the meadows; after reciting this, he added, "I fear that the dangers of the sea may do the same to my vessels."

During the long period when the Embargo and Non-Intercourse Acts interfered so seriously with commerce, Girard added investment after investment in real estate to the holdings which he had earlier acquired. Among these new purchases were numerous

farm properties contiguous to his original acquisition in Passyunk Township.

With the lessening of Girard's commercial activities he gave decreased attention to ships and warehouses and more to his farm. Writing to a friend he said, "The stagnation of our commerce, and the gloomy prospect of political affairs, have induced me to turn my views toward the improvement of my farm." In this period of interrupted communication Girard received letters from his correspondent in Bordeaux stating that trees had been received from Paris, but that the correspondent found difficulty in shipping them.

Professor McMaster has written that Girard, to the day of his death, lavished both care and money in the effort to have none but the choicest breeds of sheep and cattle and the finest fruits and vegetables grown on his farm, and that as the furnishings in his house on Water Street, his mirrors, chairs, sofas, rugs, and china were brought in his own ships from Bordeaux, so his seeds, bulbs, vines, and fruit trees were similarly imported from France, Holland, and Spain. Of Girard's personal attention to his farming enterprises and the success attending his effort he himself wrote in his later life: "At my age the sole amusement which I enjoy is to be in the country constantly busy in attending to the work of the farm generally, also to my fruit trees, several of which, say about three hundred, I have imported from France, and I hope will be useful to our country. In addition to that I have two extensive gardens, the whole of which I direct throughout. In consequence of not having a

good overseer nor gardeners, all my valuable fruit trees are uniformly planted or trained by me. On the subject of gardening, if you want some good cabbage, lettuce, celery, onions, carrots, beets, turnips, parsnips, and other vegetable seed please to let me know it. I raise it myself, from seed which I received from time to time from different places in Europe, consequently it is pretty good, and I will send you what you want for your own use.

"I have taken much pains with grape vines. Our severe winters is a great obstacle to their progress. For this few years past I lay them down and cover them with earth in the fall, and take them up in April. They appear to do a little better. The last season I had some good fruit. I have about 250 of the best sort imported from France and Spain, except one vine which is pretty large, and raised from the seed of a grape imported in a jar from Malaga. Out of that vine I had last season several fine large grapes in full maturity."

The same judgment which led Girard to invest extensively in real estate in Philadelphia impelled him to purchase a large tract of land in Louisiana in 1819. This tract included plantations on which slaves were held. By his Will Girard left his estate largely for the improvement of the City of New Orleans, but later the gift was lost through a court decision in favor of a conflicting title.

Aside from the works of Voltaire, Girard's most extensive collection of books consisted of various dictionaries of agriculture. One of these was a ten-

volume work under the title, *Cours Complet D'Agriculture,* edited by Rozier and published in Paris from 1791 to 1800. This was an extensive work of approximately six hundred pages in each volume, printed two columns to the page and covering all phases of theoretical and practical agriculture. In addition to the foregoing Girard had a large two-volume work, *La Nouvelle Maison Rustique,* also published in Paris, in 1768. The last-named book appeared in a new edition in three volumes in 1798 under the title, *La Nouvelle Maison Rustique, ou Economie Rurale, Pratique Et Generale De Tous Les Biens De Campagne.*

Among other books in the library of Girard were the *Memoirs of the Pennsylvania Agricultural Society* for 1824, containing what were said to be "selections from the most approved authors" for "the use of the practical farmers of the United States." Girard preserved also in his small library a publication of the Pennsylvania Agricultural Society under the title, *Hints for American Husbandmen,* issued in 1827, having to do particularly with the selection and breeding of cattle and sheep.

By good fortune there has been preserved an account of a visit to the farm of Stephen Girard by a committee of experts. The Horticultural Society of Pennsylvania had, in 1830, a committee for visiting the nurseries and gardens in the vicinity of Philadelphia, which committee paid a visit to Girard's farm on July 13, 1830, and reported its observations. The committee said of Girard and his work as a farmer: "This gentleman's country residence is situated on the 'neck,' [*i. e.,* be-

tween the Delaware and Schuylkill Rivers] and is well enclosed with board fencing.—There are twenty acres divided off as a pear orchard, affording the rare exhibition of universal health among the trees. The varieties are numerous, containing the finest American sorts (and amongst these, the original *Seckel pear tree,* from which has been propagated the most luscious pear in existence,) with many valuable ones imported from France; which makes his collection, we believe second to none in this country.

"Mr. G. pays much attention to the method of pruning young fruit trees, and laying them off in gardener like manner, a practice well worthy of imitation. Deformity is thus avoided, and by a little timely attention in putting young trees in order, the eye is not offended by ungraceful growths.

"Mr. G. is very particular in covering with turpentine and bandages, all large wounds made in pruning. This heals the wound rapidly, and keeps out the wet. By which means an early decay is prevented. The great usefulness of this mode of dressing, is fully illustrated by the healthy and vigorous state of Mr. G.'s trees. He considers turpentine preferable to any other ingredient, and this he proves by the following example. When he purchased the estate a pear tree was on it, three quarters decayed, and almost dead. A great deal of the rotten matter was cut out, and turpentine applied and bandaged up. The tree recovered, and is now almost covered with sound wood.

"The garden contains one and an half acres, in fine crop with vegetables. We think Mr. G. was the first

person to introduce the Artichoke among us.—His grape vines are various and numerous, and are planted along Trellises. A small green house 25 feet, is well stocked with Lemons, manderine oranges and many other kinds of fruit; all large and beautiful. Here is a variety of Citrons, and a curious play of nature in some fruit that has the appearance of a half closed hand. The tree which bears this singularly shaped fruit is said to be unique; nothing of the kind existing elsewhere in the United States.

"We observed some very fine double Arabian Jasminums—*Jasminum Sambac pleno,* and many other valuable Exotics. There is a *Laurus Nobilis,* planted in the ground, eleven feet high and 5 [in] diameter, stands the winter, and makes a fine evergreen. A species of Yucca was in full flower, having nearly 200 florets upon it. A Marseilles fig, 20 feet high, and loaded with fruit stands in this garden—its top spreads out to 15 feet diameter." [1]

11. LATER LIFE AND DEATH.

As Girard lived on into the nineteenth century he continued the eighteenth century style of dress, wearing a white neckcloth and an old-fashioned, full-skirted coat of the Revolutionary period. He also continued the eighteenth century custom of wearing long hair in a pigtail down his back. In temperament he was intense, walking with a swift, firm step; he was decidedly aggressive in speech and action.

As Girard went about on the multiplicity of the duties

1. Hazard, *Register of Pennsylvania,* Feb. 12, 1831, p. 105.

to which he gave his day, at his warehouse, in his counting house, in his bank, and on his farm, he usually bore a seemingly vacant expression, which was sometimes regarded as signifying an absence of thought, but which no doubt resulted from self absorption. At best he was a lonely man deeply engrossed in the activities of his life. In a letter written in 1804 Girard contrasted his own condition in life with that of the correspondent to whom he wrote, "I observe," said he, "with pleasure that you have a numerous family, that you are happy and in the possession of an honest fortune. This is all that a wise man has the right to wish for." Of himself at the same time Girard said that he lived like a galley slave, constantly occupied, and that he often passed the night without sleeping. He added that he was wrapped up "in a labyrinth of affairs, and worn out with care." He then explained that he did not value fortune, that the love of labor was his highest ambition. Of his life of unremitting toil Girard also wrote, "When I rise in the morning, my only effort is to labor so hard during the day that when night comes, I may be enabled to sleep soundly." At the conclusion of a comparison which he made between his condition and that of his correspondent, Girard said, "You perceive that your situation is a thousand times preferable to mine."

Girard continued this habit of intense labor to the end of his life. His motto was, "To rest is to rust." Only a month before his death he stated the philosophy of his life in words worthy of a Roman Stoic: "When Death comes for me, he will find me busy, unless I am

asleep. * * * * * If I thought I was going to die to-morrow, I should plant a tree nevertheless to-day." Girard was a firm believer in the value of labor and said of his fortune, "No one shall be a gentleman on my money." It is possible that this theory accounts in some measure for his decision not to leave the bulk of his estate to the members of his family.

In the later years of his life Girard was a vegetarian. In these years he reported himself as eating nothing but vegetables, and what he called "ship bread," a form of hard crackers, no meat, no animal fat, no butter, nor any milk or milk product. These frugal tastes, coupled with extreme care in his habits of drinking, and his active out-of-door life preserved Girard, so that he passed the fourscore mark in tolerable health and strength.

An accident on December 21, 1830, illustrated Girard's stoical spirit. In the *United States Gazette* of the following day was a news item to the effect that Girard when passing near the corner of Second and Market Streets was knocked down by a loaded wagon, a wheel of which lacerated one of his ears, and caused some other injury. The profuse flow of blood led to the fear that the accident was serious. Another newspaper added, however, that Girard was quite able to help himself, that he retained his self-possession perfectly, and seemed more pained by the fact that the accident had attracted attention than by the wound which he had received, though it was said that the wound was far from trifling. Girard later wrote that the wheel of the wagon went over his

head, tearing the flesh and compelling him to keep to his room for more than two months.

The first marked deterioration of Girard's physical powers showed itself after the accident mentioned above, but he rallied during the summer of 1831 and continued his active life. His last public service was acting as a trustee to purchase a site for the Merchant's Exchange, which was later occupied by the Philadelphia Stock Exchange, at Third, Walnut, and Dock Streets. During the summer of 1831 he was also active in planning for his College, as is evidenced by the codicil to his Will and by the testimony of his attorney, William J. Duane. In December of that year Girard was attacked by influenza which developed into pneumonia, and his long and useful life came to an end on December 26, at four o'clock in the afternoon.

The account of the Girard funeral which appeared in the *United States Gazette* relates that after the members of the family came the Mayor, the Recorder of the City, the City Councils, and the members of a society of which Girard was a member. This society was followed by the officers of the Pennsylvania Grand Lodge of the Masons, and the officers and members of the separate lodges. The Masons in attendance, it was said, wore their collars and jewels, but not their sheepskin aprons.

The total value of the Girard estate was above $7,000,000; of this amount $140,000 was bequeathed to various of his relatives, $120,000 to numerous charities and various other organizations in Philadelphia, $300,000 to the State of Pennsylvania for internal improve-

ments through the development of canal navigation, $500,000 to the City of Philadelphia for the care and maintenance of Delaware Avenue, and the residue of the estate was left for bringing up and educating poor white orphan boys. The residuary estate was conservatively estimated at $6,000,000.

There is no evidence that Girard was miserly, that he worshiped money or made it his god; he did not accumulate property to gloat over it. Instead, during his life and in the plans which he made to be carried out after his death, he saw in money a means of service. In the period when Girard was formulating the plans for his College, education was regarded as a luxury to be enjoyed only by the fortunate and well-to-do. Girard made an effort to correct this condition as it applied to those who were most in need.

12. GIRARD'S AMERICANISM AND PUBLIC SPIRIT.

Stephen Simpson wrote of Girard: "As a citizen, Mr. Girard discharged his duties with exemplary zeal, fidelity, and rigour. He was repeatedly elected a member of Councils; and gave his time, which, to him, was always money, to the improvement of the city. As a director of the bank and insurance company, he always did his duty, never falling short of his portion of labour, and often exceeding it.

"He held it as a maxim, that no man had a right to decline public stations, if his fellow-citizens called him to fill them: the public interest being always paramount to individual convenience. A more orthodox and prac-

tical republican never lived than Stephen Girard."[1] This is high regard from one who was not likely to overestimate Girard's virtues.

In the matters of government and love of country the rule holds that one appreciates that for which he has made sacrifices. Stephen Girard's devotion to Philadelphia in the yellow fever epidemic of 1793 gave him a new interest in the city, and his attitude ever afterward seems to have been one of unstinted willingness to serve and to sacrifice.

Stephen Girard may well be termed a "humanitarian," using that word in its broadest and best sense. By birth a Roman Catholic, by accident a Philadelphian, by choice an American, Girard was outside of and beyond all of these; his work belonged to the broader service of humanity. When there was a threat of war in 1798, Girard wrote to his correspondent at Baltimore that his age and his principles forbade him to take part in the war, that he preferred to run even greater risks and to have the satisfaction of devoting the rest of his life to the service of his own business and "to the preservation of the human race."

Girard lived in a time when there were intense political, national, racial, and religious controversies. That he was a Frenchman brought against him from some quarters a prejudice which was strong against that nation; Girard's religious independence made him the object of intolerance during his life, and particularly so after his death; his identification with the pronounced republican views of the time brought much political

1. *Stephen Girard,* pp. 220, 221.

antagonism upon him. Certain it is he had a cordial dislike for the English and after the Jay Treaty he wrote, terming it "infamous," and calling the English a "worthless and contemptible nation." After citing some of the indignities which England had heaped upon America at that time, and America's seeming supineness, he concluded, "I must say our government deserves it."

As a Frenchman, Girard was naturally identified with the Republicans in the demonstration against Jay's treaty with England. Girard thus vividly described the public demonstration against the treaty: "Tell me, my dear friend, how your fellow citizens received the Treaty negotiated by the infamous Jay. We have had a demonstration here. The Kensington carpenters and certain other hot Republicans last Saturday formed a procession, carrying an effigy of that noble patriot, through the streets of our city, and ending by burning it at midnight on one of the heights of Kensington. I am told that everything went off very quietly, except that a few light horsemen were rolled in the mud and pelted with stones. They tell me that Jay's effigy held in one hand a balance, on the upper scale of which was written, *Virtue, Equality and Independence,* and on the other *English gold.* Such treatment of the Executive power may not please everybody; nevertheless in my opinion it is time for the Americans to open their eyes or they may readily fall back into Slavery."

Political feeling ran high in 1798. In this year Girard was present at a local organization meeting where it was unanimously resolved that a subscrip-

tion be opened to defray the expenses attendant upon the election of a Senator from Philadelphia and the County of Delaware. Of this organization Girard was made treasurer.

Girard participated actively in the presidential contest of 1800. In that year he was a candidate on the Republican ticket for a seat in the Select Council of Philadelphia, and he was elected in the great landslide to the Republican party. When in 1801 the Republicans in Philadelphia formed a committee for a public celebration on March 4, Girard presented "the powder necessary to make the celebration a noisy one." The committee having the matter in charge took action showing its appreciation: "Resolved unanimously that the thanks of the Committee of Arrangements be presented to our republican fellow-citizen, Stephen Girard, for his patriotic offer of the Necessary supply of Gun Powder for the celebration of the 4th of March next, an offer which the committee accepts with the more pleasure as coming from a citizen whose zeal is always manifest and distinguished on every humane and patriotic occasion." In 1806 Girard also contributed a barrel of gunpowder to a Tammany Wigwam for a "suitable celebration" of a Republican victory.

Girard continued his membership in the City Councils for several years; for more than twenty-two years he also served as a member of the Board of Port Wardens by repeated appointments of the various state administrations. He further evidenced his public spirit by giving freely of his time and money to numerous

other public and semi-public services. He served with John Sergeant and Horace Binney as members of a committee of five appointed in connection with a reception to Lafayette in 1824. It was a rule of Girard's life not to accept a responsibility which he could not discharge with fidelity.

Girard was admitted into citizenship in Pennsylvania by taking the oath of allegiance and fidelity on October 27, 1778, in compliance with an act which had been passed in June of the preceding year. This oath was reaffirmed in the succeeding year. Girard remained a loyal and devoted citizen of Pennsylvania, and repeatedly objected to being termed in his ship's papers and other documents "a naturalized citizen." He claimed that he was a citizen of Pennsylvania when the Federal Constitution was adopted, and that he was "as old a citizen of the United States as any man." If the test of citizenship were sacrifice for and devotion to the government under which one lived, surely Girard qualified as being a worthy citizen of Philadelphia, Pennsylvania, and the United States.

In Girard's correspondence can be traced an enlargement of his political ideas as there was a corresponding enlargement of the political ideas of his contemporaries. Frederick Scott Oliver has written in his biography of Alexander Hamilton that after the independence of the American colonies had been won by the Revolution, it had actually to be secured by the internal conditions in the American Government. In the period from the Revolution to the War of 1812, and particularly during the War of 1812, the idea of union was gradually de-

veloped; the War of 1812 has well been called "The Second War for Independence." Immediately following the Treaty of Ghent, Girard wrote to his correspondent in Bordeaux, "The peace which has taken place between this country and England will consolidate forever our independence and insure our domestic tranquillity."

Other correspondence at this time indicated the high regard in which Girard held America. A letter of Joseph Bonaparte held out to him a temptation to return to France and with his large wealth create a great estate. Girard refused point-blank, saying that he did not wish "to figure as a great proprietor in a country to which I shall never go and under a government inimical to Republicans." Writing just after the close of the War of 1812 concerning the bringing of his two nephews to America to be educated, Girard said that he would take charge of them and would "endeavor to have them educated as they ought to be in the best country and under the best Government in the world." Girard's love of America and American institutions, and his desire that these should be perpetuated were shown in a provision of his Will stating that he wished there should be formed and fostered in the minds of the scholars to be educated in the Institution he was founding "a pure attachment to our republican institutions, and to the sacred rights of conscience, as guaranteed by our happy constitutions."

Girard during his lifetime evidenced in many ways the deep affection he had for Philadelphia and for Pennsylvania and for the numerous institutions and

people in the city and state. The same love impelled him to make provision for individuals and institutions out of the extensive fortune which he had accumulated. Girard subscribed liberally to the improvement of the navigation of the Schuylkill Canal, and of the Chesapeake and Delaware Canal. He made provision in his Will for internal improvements in Pennsylvania by canal navigation as soon as certain requirements which were laid down had been complied with by the state. This was on the assumption that the gift, as he said, was to be highly beneficial to the public.

Girard's subscription of $3,000,000 to the stock of the Second United States Bank had no little influence in spreading his fame as a man of great wealth, and he was constantly appealed to by churches and individuals for charitable gifts. Many of these appeals came from persons who were total strangers and naturally he could not comply with all the demands made upon him. No less a person than James Monroe, President of the United States, appealed to Girard for financial aid. Under date of October 25, 1822, Monroe wrote at length from Washington saying that his long employment in the public service, under circumstances which had prevented him from giving proper attention to his private affairs, and in positions which did not afford compensation adequate to his support, had involved him in debts for which he wished to provide in such a manner as would be satisfactory to those to whom he was obligated, and as would be also the least hardship on himself. To accomplish these ends Monroe asked that Girard loan him from $25,000 to

$40,000 for a term of five years, offering security on real estate, the value of which would be $10,000 or, if desired, $20,000 more than the sum loaned. Monroe then described the proposed security which was his estate in Albermarle County, Virginia, adjoining the property of Thomas Jefferson. With the above estate President Monroe offered to include, if it was desired, about forty slaves. Thomas Jefferson was among those to whom Monroe referred for information as to the value of the property offered as security.

Girard showed an interest in churches, and contributed to them seemingly irrespective of their denominational affiliation. He sought opportunities to aid the needy and suffering, gave money to the sick, and contributed fuel and food to the needy. Perhaps the best evidence of Girard's benevolent impulses is the enumeration of the various charities and public gifts for which he provided in his Will. In addition to the individual gifts and the gift for internal improvements by canal navigation mentioned above, he contributed $30,000 to the Pennsylvania Hospital for the care of the sick and for the furnishing of competent matrons and a sufficient number of nurses and assistant nurses. He bequeathed $20,000 for the use of the Pennsylvania Institution for the Deaf and Dumb and gave to the Orphan Asylum of Philadelphia the sum of $10,000.[1] A gift of $10,000 was made to the comptrollers of the public schools of the City and County of Philadelphia to be used for the schools that

1. At present the Orphan Society of Philadelphia, located at Wallingford, Pa.

were under the Lancaster system. He set aside a fund of $10,000 the income of which was to be used for the purchase of fuel to be distributed "amongst the poor white house-keepers and room-keepers of good character," no doubt continuing a charity which he had practiced in his life. Also $10,000 was contributed to the society for the relief of poor and distressed masters of ships. Likewise, $20,000 was bequeathed for the use of the Grand Lodge of Masons of the State of Pennsylvania.

In Stephen Girard's private library were pamphlets on the relief of the poor, rules for the control of the almshouse, and special rules for the Committee on the Children's Asylum. His possession of these documents pointed to Girard's interest in benevolences. Girard's practical philanthropy is well illustrated by an incident current from his own time and oft repeated. On one occasion, so the story goes, he came upon a poor carter whose horse had dropped dead in the street and observed that a curious crowd of sympathizers were standing by expressing vain regrets. Sizing up the situation, Girard took out his purse, extracted a bill, and as he gave it to the man said to the company, "I am sorry five dollars' worth. How sorry are you?"

At a meeting of Philadelphia Citizens in January, 1821, to take into consideration measures for the relief of the suffering poor, committees were appointed for the various sections to collect subscriptions and supplies and to distribute contributions to the needy. Girard was named a member of the Relief Committee for High [Market] Street. Further evidence of Girard's inter-

est in charitable and benevolent enterprises is found in his having preserved in his library an act incorporating the Society for the Relief for the Poor, Aged, and Infirm Masters of Ships, their Widows and Children. The charter of this society, with its rules and general information on it, were bound in a pamphlet which evidently came into Girard's possession in 1794 as recorded on its outside cover. The preface to the rules indicated an exalted conception of charity which we may well conceive Stephen Girard to have cherished and to have sought to embody in his own institution. "Charity not only desires the happiness of mankind," this preface recited, "rejoices at their prosperity, and grieves at their adversity, but being an active virtue, it prompts the mind to form with prudence, and execute with vigour, that plan that bids fairest for a happy attainment of the most generous and benevolent ends. To relieve our fellow-creatures in distress, and promote their welfare, is a most beneficent work; but few even of the most distinguished abilities can act in this respect beyond the limits of a narrow sphere: Numerous wants are neither readily nor easily supplied; hence individuals, unequal of themselves apart to the noble task, combine together in Societies, gain strength by their adherence, and stretch the hand of *Charity* to a more extended distance."

The eighth section of the Girard Will bequeathed to five men of Passyunk Township the sum of $6,000 in trust, with the requirement that they or their survivors should purchase a suitable plot of ground as near as possible to the center of the township and

erect on this ground a brick building, substantial in character, and sufficiently large for both a schoolhouse and a residence for the schoolmaster. One part of the schoolhouse was to furnish accommodations for poor white male children and the other for poor white female children of the township.

It was provided that for the future the ground and buildings and any funds remaining should be turned over to any Board of Directors which might exist or be constituted by law, and that the ground and buildings should be forever maintained for school purposes. It was further recommended in the Will that the citizens of the township make additions to the fund.

A bill authorizing the inhabitants of Passyunk Township to elect directors of the school in compliance with the above section of the Girard Will, was passed by the Pennsylvania Legislature in 1832. The Girard schoolhouse was built and school was begun in due form in accordance with the terms of the Will, but within a short time the inhabitants of the township neglected to elect directors and the building fell into disuse. For a period of fifteen years or more, no school was conducted in the building. In 1860 the conditions affecting the school under this provision of the Girard Will were drawn to the attention of the Court of Common Pleas of Philadelphia County, and the Court appointed the City of Philadelphia trustees of the Girard schoolhouse. Following this, the City Councils by ordinance, passed on November 24, 1860, placed the Girard schoolhouse under the supervision of the Board of Controllers of the Philadelphia public schools; the Girard school

of Passyunk Township thus came under the administrative control of the public school system of the city. The action in transferring the Girard school to the supervision of the Board of School Comptrollers would seem to have been in accordance with the wish of the testator.

By his Will Girard left also $500,000 to clean, light, pave and curb the streets in the east part of Philadelphia, and to improve the neighborhood of the Delaware River so that the health of the city might be promoted and preserved and that the east front of the city might be made to compare better with the other sections. Girard had long lived on Water Street and was well aware of the tendency to neglect that section. He was further conscious of the dangers to the health of the city due to the failure to clean a street so largely used for mercantile purposes as was the water front. Girard's bequest of $500,000 has been of continuous and lasting benefit to the City of Philadelphia.

It remains to mention later the greatest of the bequests and the most farseeing philanthropy of Stephen Girard in the plans which he made for the Institution which bears his name, but even had Girard College never been founded, his services to humanity would have entitled him to be called philanthropist and benefactor.

13. STEPHEN GIRARD AS VIEWED BY HIS CONTEMPORARIES.

The announcement of Girard's funeral in the public prints included an invitation to attend, which was extended to the numerous official bodies, representatives

of institutions, and individuals with whom he had come into personal relations. This invitation stated that in a community in which Girard was so universally known and where he had been so useful, it was not practicable to give special invitations to all with whom he had dealings, or who might revere his memory. Therefore, a general invitation was extended to all who wished to show respect to Girard by attending his funeral.

As soon as it was known that Girard had died, the city government directed that all flags on public buildings and on ships in the port should be placed at half-mast, and it was further ordered by the city government that there be a public funeral in recognition of the great service which Girard had rendered to Philadelphia. The announcement of the funeral requested all citizens who were not conscientiously opposed to doing so to close their windows from the hours of ten to twelve o'clock as an expression of respect to Girard's memory.

Girard's funeral was attended by a large company of those formerly associated with him. The account of the funeral as printed in *The Philadelphia Gazette* on the afternoon of the day it was held, stated that the procession could not be fully seen from any one point, that the number of persons in the procession, comprising the societies and city officials alone, could not have been less than one thousand, and in conclusion the statement was made that so large a funeral, it was believed, had never before been held in the City of Philadelphia.

An interesting estimate could be made of the character and service of Girard by taking the testimony of

his own fellow citizens who lived in the period of his active service and were acquainted with him personally. One of the most generous and impressive of the expressions concerning Girard was in the form of resolutions of City Councils in which he served: "Contemplating the humility of his origin, and contrasting therewith the variety and extent of his works and wealth, the mind is filled with admiration of the man, and profoundly impressed with the value of his example. Numerous and solid as the edifices are, which he constructed in the city and vicinity of Philadelphia, they will contribute but a transitory record of what he was, when compared with the moral influence that must arise from a knowledge of the merits, and means, by which he acquired his immense estate. These merits and means, were probity of the strictest kind, diligence unsurpassed, perseverance in all pursuits, and a frugality as remote from parsimony as from extravagance. The goodness of his heart was not manifested by ostentatious subscription or loud profession; but when pestilence stalked abroad, he risked his life to preserve from its ravages the most humble of his fellow-citizens, and wherever sorrow, unaccompanied by immorality, appeared at his door, it was thrown wide open. His person, his home, and his habits evinced the love of what was simple, and he was a devoted friend to those principles of civil and religious liberty which are the basis of the political fabric of his adopted country."

A further estimate of Girard was made in the *Philadelphia Daily Advertiser* on the day following that on which he died. This credited Girard with having con-

tributed extensively to the beauty and improvement of Philadelphia during his lifetime, which, with the handsome bequests left at his death, prompted the suggestion that there be a public testimonial of gratitude and respect to his memory.

The day following Girard's burial the *Saturday Bulletin* paid a handsome tribute to his charitable inclinations and his business integrity in the following words: "He was always generous to the poor in times of distress, particularly in the cold of winter. Often have his stores of wood accumulated in his Market Street Square been freely distributed to the friendless and shivering. His purse, too, has been generally found ready to open for any case of real distress which was communicated properly to him. * * * * His unimpeached integrity, active habits of business and promptness had given the public great confidence in him. * * * * So unlimited has been public confidence in him that the most wealthy French emigrants have uniformly deposited their funds in his hands."

A biographical sketch of Girard, published first in 1832, and reissued in various forms down to 1847, was evidently accepted as a truthful contemporary account of the man. On its title-page was the summarized statement, "The Architect of his own fortunes—he has reared a durable monument of his fame in the benefactions he has bequeathed to posterity." The last paragraph of this sketch summarized the contemporary personal estimate of Stephen Girard: "His manners were plain; and in conversation he was taciturn, except on business; and being generally engaged by his numerous

avocations, he was impatient of all conversation, except what related to the pursuit on hand. In his mode of living he was plain, simple and void of ostentation. High life never had charms to withdraw him from his early habits of simplicity, even in the zenith of his fortune. His *recreation* was *business*—he knew no other pleasure, and labour was his delight. He was particularly fond of work on his *farm*; * * * * At the close of his life he allowed himself no respite from business; never dreamed of retiring; but in the words of our great dramatic poet, adapted to his civil pursuits, he may be said to have *died with harness on his back.*"

As president of the Second United States Bank, Nicholas Biddle lived contemporaneously with Girard and must have known him intimately. Speaking at the laying of the cornerstone of the Main Building of Girard College on July 4, 1833, Biddle dwelt at length on Girard's personality and the high regard in which he was held. "We all remember, and most of us knew him," said Biddle, "plain in appearance, simple in manners, frugal in all his habits, his long life was one unbroken succession of intense and untiring industry. Wealthy, yet without indulging in the ordinary luxuries which wealth may procure—a stranger to the social circle—indifferent to political distinction—with no apparent enjoyment except in impelling and regulating the multiplied occupations of which he was the centre—whose very relaxation was only variety of labour, he passed from youth to manhood, and finally to extreme old age, the same unchanged, unvarying model of judicious and successful enterprise. At length men bega..

to gaze with wonder on this mysterious being, who, without any of the ordinary stimulants to exertion, urged by neither his own wants, nor the wants of others—with riches already beyond the hopes of avarice, yet persevered in this unceasing scheme of accumulation; and possessing so much, strove to possess more as anxiously as if he possessed nothing. They did not know, that under this cold exterior, and aloof in that stern solitude of his mind, with all that seeming indifference to the world and to the world's opinions, he still felt the deepest sympathy for human affliction, and nursed a stronger, yet a far nobler and wiser ambition to benefit mankind, than ever animated the most devoted follower of that world's applause. His death first revealed that all this accumulation of his laborious and prolonged existence, was to be the inheritance of us and our children—that for our and their comfort, the city of his adoption was to be improved and embellished,—and above all, that to their advancement in science and in morals, were to be dedicated the fruits of his long years of toil."

Continuing, Nicholas Biddle said: "He has now taken his rank among the great benefactors of mankind. From this hour, that name is destined to survive to the latest posterity; and while letters and the arts exist, he will be cited, as the man who, with a generous spirit, and a sagacious foresight, bequeathed, for the improvement of his fellow men, the accumulated earnings of his life. * * * *

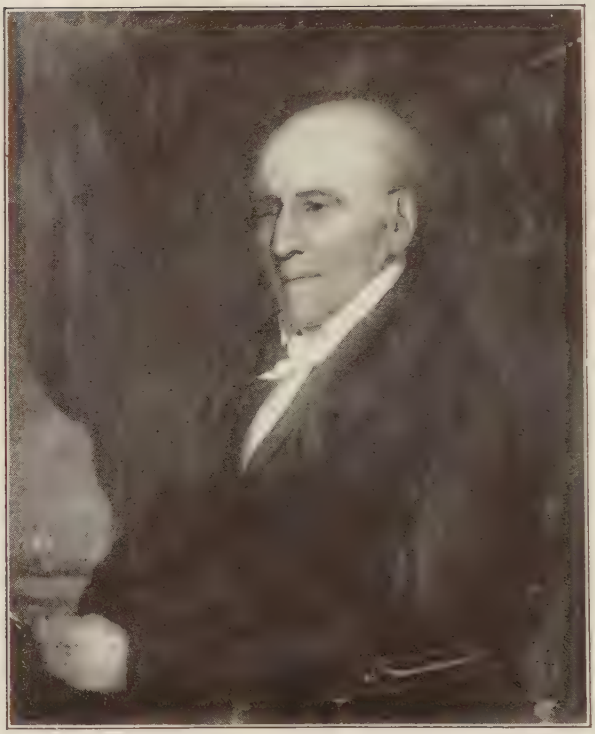
"Yes, fellow citizens, this College is our own; the property of us all. It is intended to remedy misfortunes

to which we are all equally liable. And it should be a source of great consolation to each of us, that if, in the ever-varying turns of human life, misfortune should overtake, and death surprise us, they who bear our names, and are destined to be the fathers of our descendants, will here find a home where they may be prepared for future usefulness, and become in turn the protectors and support of their more helpless relatives.

"Hereafter, thanks to the bounty of Girard, every father among us may, on his death-bed, enjoy the reflection, that although unprovided with fortune, there is secured to his sons that which is at once the means of fortune, and far better than the amplest fortune without it—a good education. This consideration, if any such incentive were wanting, may serve to stimulate the sense of public duty in those who administer the institution, to render it worthy of their children."[1]

Another of his contemporaries, Job R. Tyson, spoke thus in explanation of Girard's business success: "We may cease to wonder at the magical transformations of his Midas touch. His secret lay in the patient application of a remarkably clear and sagacious intellect to the single work of accumulation, aided by inexpensive personal habits and the observance of general frugality. He sought, through a long life, the Philosopher's stone, with a sedulous and untiring assiduity. Assuming that he intended to apply it, when discovered, to the erection of one of the greatest monuments of benevolence of which history or tradition

1. Address of Nicholas Biddle at the laying of the cornerstone of the Main Building, July 4, 1833.



STEPHEN GIRARD
FROM POSTHUMOUS PORTRAIT BY BASS OTIS (1832)
MASONIC TEMPLE, PHILADELPHIA

speaks, it cannot be doubted, that the *means* and the *end* may be justified, upon the principles of an elevated philosophy."

Duyckinck, in his *National Portrait Gallery of Eminent Americans* (1862), gave a summary of Girard's character and accomplishments: "Work was his religion. It is a doctrine which he carried too far when he associated it with parsimony and his own narrow habits of life; but there is something grand in the onward steps of the poor cabin boy, maimed in sight, rude in his person, a stranger in his speech, unhappy in his married life, overcoming the disadvantages of fortune to pursue his farsighted, intelligent career as a prosperous merchant, building up a vast estate—not for his own luxurious enjoyment, but to enrich his adopted city, and bless, by its kindly support, successive generations of the fatherless and dependent."

14. CONCLUSION.

Any adequate study of Girard's life reveals him as a man of indomitable determination. His enterprises often went wrong; an early trading expedition financed by the capitalists of Bordeaux resulted in failure, and for a long time he dared not return to Bordeaux because of the debts which hung over him. Repeatedly his plans miscarried. His associates in business failed him. One who studies his life is impressed with the rather limited success which Girard had in all his earlier experience. But his failures seemed only to nerve him to renewed effort, and he arose from each defeat stronger and better able to grapple with the future.

At the last he was enabled to repair his earlier losses, to pay back his Bordeaux obligation, and to build a successful career in business. There is, moreover, to all who struggle against failure, defeat, and seeming disappointment in life, an inspiration in the example of Girard's turning defeat into most notable success.

Girard was ever a man of vision. One of the many sketches published shortly after his death, sets forth the belief that his intellectual power was of the highest order, and that his striking trait of mind was anticipation. It was recorded that those who went to Girard to communicate what they thought to be "news" in the field of trade conditions, or business opportunities, were likely to find that the matter reported was already quite familiar to him, and that, on the strength of the supposed "information" which was brought, he was already loading a ship, or forecasting a speculation. His knowledge of political conditions and trading opportunities was uncanny. The whole world was a checkerboard on which he played the game of his mercantile operations.

In investments at home Girard saw what other men of his time failed to see. One of his boldest strokes was the purchase of several thousand acres of land in Schuylkill and Columbia Counties, in Pennsylvania, in what has come to be the heart of the anthracite fields. Some of this land had been held as collateral by the Second United States Bank, some of it had come on the market because of delinquent taxes, and altogether it was regarded as being of slight value. Anthracite had been discovered about fifty years before Girard's pur-

chase, and already it was being brought to Philadelphia from the interior of the state. It was only a few years before Girard's extensive purchase of the coal lands that anthracite had been employed for the smelting of iron ore. With his usual discernment Girard evidently saw the future that this new form of fuel was to have, and he purchased, at a relatively small figure, an extensive tract of land which proved to be rich in anthracite deposits. In order not to take chances, Girard followed his usual custom of having titles proved, and protected himself in every way possible; to that end he sent to the property purchased William J. Duane, a great lawyer, and a faithful representative; Duane took the precaution of running many of the surveyors' lines on the property and of verifying the records of the titles.

The books in Girard's library, small as that library was, indicate that he had a practical insight into the industries, the geographic basis of production, and the probable economic future of the United States. Certain of the expressions in his letters and business dealings also indicated his belief in the future industrial greatness of America. In addition to the general books of the sort above mentioned, Girard's library contained a most interesting thirty-two page pamphlet bearing the title "A Brief Description of the Property Belonging to the Lycoming Coal Company, with some General Remarks on the Subject of the Coal and Iron Business;" this pamphlet had been published at Poughkeepsie, New York, in December, 1828. The pamphlet stated as its object the supplying of facts on the coal trade in gen-

eral, and such a description of the company's property and the advantages which this property possessed as would enable all who were interested to form a correct estimate of the value of the property. The pamphlet dwelt on available markets, the means of transportation, and even went so far as to mention the much greater value that was placed upon coal in England than in the United States. Under the latter head it was stated that the coal trade in England was of "vital importance;" that coal supplied the English nation with fuel for all the existing purposes of life, gave employment to a large portion of the population, and served as a nursery for their seamen; "as the generator of steam," it gave "motion to the immense manufacturies of the Kingdom." Coal was held as indispensable to the existence of England's "vast and valuable" iron industry. It was held that coal had caused canals to be dug and railroads to be built, and in conclusion it was urged that it could be termed "a most efficient contributor to individual wealth and to the national prosperity and greatness." This same pamphlet called attention to the use of bituminous coal in numerous iron furnaces in New York and Pennsylvania.

The coal deposits above mentioned have proved the most important single source of wealth in all the Girard millions. Repeatedly speculations have been made as to why and how Girard came to purchase this coal land. The care with which he made his purchase, the trouble to which he went in having his titles proved, all indicate that Girard must have acted from motives other than mere whim or accident. The discernment of Stephen

Girard, as evidenced in many other business relations, quite warrants the statement that he foresaw the great demand for coal as fuel that, with the disappearance of forests, was inevitably coming, and the supreme advantage which would be realized by the owners of coal lands.

Girard had built, at considerable expense, a good road through his properties lying west of Pottsville. He provided for the erection of saw mills on the properties lying east of Pottsville on Catawissa Creek, and began the clearing of the land for the later development which he seems clearly to have foreseen. Girard also saw the dependence of the coal industry upon transportation, and in May, 1831, he subscribed $200,000 to the Danville and Pottsville Railroad. Immediately he was elected a director of this road, and Dr. John Y. Clark, the second husband of his niece, Henriette, was appointed chairman of the Board.

Among the pamphlets which Girard must have secured at the very close of his life were duplicate reports of the engineers of the Danville and Pottsville Railroad Company, including a report of a committee of the Board. This appeared under date of October 15, 1831; its having been included in the books which Girard left is an indication that he continued an active interest in the coal regions to the very close of his life. He wrote a letter on the affairs of the Danville and Pottsville Railroad on December 20, 1831, the day immediately preceding the beginning of his last illness, and only six days before his death.

Girard had a marked capacity to live and work for

the more distant future. Other men were living for the present or the time immediately ahead, while Girard saw the changes that were sure to come over a long period, and built his life's plan according to these changes. In making his investments, and in planning for his Institution, he saw not alone the age in which he was living, or the short period immediately following, but he also visioned the more distant future, and planned wisely and well for the carrying forward of a great work. A study of Girard's life, and a consideration of the working out of the plans which he made, prompt the caution that men be not too ready to judge on external appearances or partial evidence. At the celebration of the fiftieth anniversary of the founding of Girard College, Thomas B. Reed said of Girard, "Surely, if the immortal dead, serene with the wisdom of eternity, are not above all joy and pride, he must feel a thrill to know that no mariner or merchant ever sent forth a venture upon unknown seas which came back with richer cargoes or in statelier ships."

Main Building, Girard College
From Photograph By Howland

II.

GIRARD'S GREAT FOUNDATION

Girard's own words are probably the best indication both of the care with which he planned his educational foundation and of the results which he hoped that it would accomplish. He said that he had been for a long time impressed with the importance of educating those without opportunity, and of placing them, by the early cultivation of their minds and by the development of their moral prnciples, above the many temptations to which they might otherwise be exposed. He proposed to furnish for such a number of boys as could be trained in one institution a better and a more comfortable maintenance than they generally received through the use of public funds.

The above indicates a comprehensive and far-reaching plan on which Girard must have meditated for a long time. It has been suggested that Girard had his thought turned to orphans as his beneficiaries from the fact that he himself was early in life bereft of his mother, and that out of his own experience he realized the disability under which boys rest when they begin life without suitable bringing up or proper education. Girard had had an uphill struggle, due to his lack of early training, and to his having gone into the world at a relatively young age.

William J. Duane, in his testimony before a Special Committee of the Pennsylvania Legislature in 1842, stated that the plans for Girard College had been a long time in maturing. He also said that numerous

conversations had taken place between Girard and himself in reference to the proposed College, and that these had extended over a period of many years.

A distinguished Philadelphian, Job R. Tyson, speaking at the first anniversary of the opening of Girard College, on January 1, 1849, made the following observation on the conditions of Girard's own life as an explanation for the founding of the Institution: "Girard," said he, "either threw himself or was thrown, at an early period of his life, beyond the protection of the paternal roof. Poor and practically an Orphan, he comes within the description of the persons for whom his College is erected. Houseless and exposed, surrounded by temptation, degraded by ignorance, and chilled by penury,—can we doubt that the recollections of his own bitter experience suggested the first idea of a safeguard and an asylum to the fatherless?"

Tyson further drew attention to the statement made of Washington that Providence denied him children so that he might be the Father of his Country. Girard was in effect an orphan in his early life, and in his maturity he was without the satisfactions which ordinarily come from family relationships. The hunger in his own heart was satisfied only in the plans which he made for being a father to the fatherless, and a friend and helper to those who were without opportunity in the world. Girard was for many years bereft of his life's companion, due to her disordered mind. Without issue, he turned to the needy children of others and poured out his soul in service.

Girard's fondness for children and his desire to

serve them are well attested. Repeatedly he aided in the upbringing of his nieces and nephews, and contributed to their education. More than thirty years before his last Will was drawn, Girard wrote to his correspondent in Marseilles, expressing a concern for the family of a former business associate who had died, and asking whether the deceased had not left a boy or boys in whom Girard might interest himself and for whose education he could assume the responsibility. One has only to enlarge on this inquiry, and the later experience of Girard, to realize that the ideas embodied in his Will were slowly formed in his mind over a long period.

Another of Girard's experiences offers a further explanation as to the plans he made for his College. In the Bush Hill Hospital work he was brought into personal relations with children who were rendered orphans, and no doubt their unhappy condition presented vividly to his mind the needs of such children. In the concluding record of the Citizens' Committee, made to the community, which gave a summarized account of the work of the Committee in connection with the yellow fever epidemic in 1793, is the following significant paragraph: "In the progress of the disease, many children were bereft of their parents, and the general distress preventing individuals from attending to their exposed situations, we were impelled to take charge of such orphans, and of course it became necessary to provide a suitable house, with a matron and attendants and a number of wet nurses. This was done and the whole placed under the direction of four of our mem-

bers especially appointed for that purpose; of one hundred and ninety-two of these helpless innocents, who came under our care, ninety-four have been reclaimed by their friends, twenty-seven have died, and seventy-one yet remain; on whose behalf we have applied to the Legislature, but as they have not come to a determination on our application, we therefore earnestly recommend these orphans to your immediate attention."

It seems probable that Girard was considering as early as 1807 the plan for the institution which he was to found. Under the law of Pennsylvania, his wife, even though insane, was entitled to all her rights of dower. Girard's petition for divorce, or to have the dower rights of his wife set aside, though repeatedly presented, was never granted. The obstacles which Girard foresaw in establishing the College were removed by his wife's death in 1815.

The motive for Girard's bequest is more evident when one considers the condition of education in Philadelphia and Pennsylvania in the later years of his life. This was before the era of free schools. Governor Wolfe had not yet formulated his policies for state-supported education, nor had Thaddeus Stevens fought his fiery parliamentary battles for the enactment of these policies into laws. The only education available in Pennsylvania when Girard's Will was drawn was that in pay schools or by means of private tutors, possible only to the well-to-do, or in charity schools under the direction of the Churches or sustained by gifts of the benevolently inclined. But upon any child who attended a charity school the badge or stigma of pauperism was

placed. To such a discerning mind as was Girard's, the need for furnishing to poor white male orphans an opportunity for schooling, which they were not then getting, must have been obvious.

An early educational society established in Philadelphia was in 1801 remodeled and enlarged, and given the name, "The Philadelphia Society for the Establishment and Support of Charity Schools." This society secured funds, and long used them for maintaining free charity schools parallel to the public schools. It was not until 1894 that this society transferred its funds and its mission to the Philadelphia Board of Public Education.

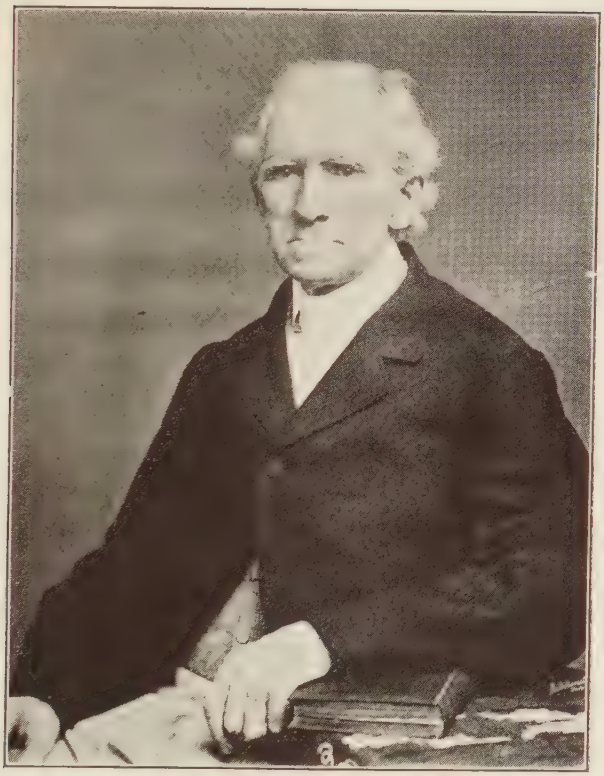
In 1809 Pennsylvania's Legislature provided for what has been termed "The pauper principle" in the public schools, by an arrangement under which, if parents would declare their inability to pay for the schooling of their children, they might send them to the nearest private school, and the fees for their education would then be paid out of the county treasury. Free education thus could not be received unless people were willing to place a mark of pauperism upon their children. In 1817 Roberts Vaux, as chairman of a Committee on Public Schools in the City of Philadelphia, reported that these schools were "not only injurious to the character of the rising generation, but a benevolent fraud upon the public bounty." The same report recommended that the Lancaster system of schools be introduced into Pennsylvania, and to a limited extent this system, which consisted, in brief,

of the use of monitors from among the older pupils to teach the younger, was adopted in Philadelphia.

The Pennsylvania Legislature of 1818 passed an act establishing the County of Philadelphia as the first school district of Pennsylvania, and again provided for the education of the "children of the poor" at public charge. The same act further provided that there should be adopted "the principles of Lancaster's system of education, in its most improved state."[1] This legislation took it for granted that free schools were to be for the dependent class only.

A decided forward step for free education in Philadelphia was taken in 1827, when "The Society for the Promotion of Public Schools" was organized. Roberts Vaux, active as a member of this society, was also president of the Board of School Controllers which had been established in 1818. In a report to the Society for the Promotion of Public Schools immediately preceding the drafting of the Girard Will, it was stated, "The feelings of the poorer classes will not permit them to enroll themselves as paupers in order that their children may receive their education from the charity of the public," and it was further added that the system of free schools for the poor had been tried in other states than Pennsylvania and that the plan had proved "a complete and unequivocal failure." The history of

1. In Stephen Girard's library was a sixteen-page pamphlet in double columns under the title, *The Friend of Man;* this was said to have been published by Joseph Lancaster, founder of the Lancaster System of Education, and was dated Baltimore, October 31, 1821. It was a miscellaneous treatise dealing with various aspects of education, historical, scientific, geographic, moral, and social. That this publication was preserved by Stephen Girard in the later period of his life indicates that he was interested in education, and he no doubt found in the system of Lancaster suggestions for the working out of his educational plans.



William J. Duane

From Photograph By F. Gutekunst

the introduction of the free-school system into Pennsylvania, interesting and inspiring as it is, is a record of events which happened subsequent to the death of Stephen Girard.

It is interesting to note that the Philadelphia Central High School was established almost contemporaneously with the establishment of Girard College; that in the years when the plans for Girard College were being formulated, the high school was established by legislative action. It actually began its distinguished career in 1838.

THE GIRARD WILL.

The Girard Will has been often in litigation. Questions as to the authorship of the Will have also been raised. From the Girard correspondence it appears clear that a Girard Will was drawn by Horace Binney in 1826. On March 18 of the year named, Binney wrote to Girard, stating that he had made one clear copy of his Will which he feared would be all that his leisure would permit him to do for some time, adding that if Girard wished to have this copy executed as a precautionary measure Binney would see him on the subject at such time as Girard might name.

Evidently Horace Binney felt some misgivings about his work on the Girard Will, for on January 20, 1829, he again wrote Girard stating that some time previously he had expressed a wish to see the Will again that he might revise it, particularly what was termed "the residuary disposition contained in it," referring no doubt to the provisions for the College. Binney stated

that his purpose was to give the Will the benefit of a further examination after he had forgotten most of its provisions, and when he would be better able to perceive the force of the language which had been used. This letter was concluded with a statement that the reexamination of the Will was to be made without any charge, and Binney further added that if Girard would name a time, it would be his pleasure to call on him. To the above letter Girard made answer that he regarded a revision of his Will to be necessary, and the more so from his having some changes in view, but he added that due to an approaching suit at law he must defer acting upon Binney's suggestion.

William J. Duane[1] testified under oath before a Select Committee of the Pennsylvania House of Representatives on the Estate of Stephen Girard in 1842 that Girard had made more than one Will before the final one which he himself drew. In the elaboration of this statement Duane added that as the Girard Will which he had drawn was a development of earlier efforts, so it should be regarded as but a step in the evolution of Girard's plans; Duane believed that had Girard lived he would have prepared still another will. Duane further added that the Will preceding the one which was carried out had been drawn in 1826, which Will, he said, had been "a miniature" while the last Will was "in full length." He further stated that the

1. William J. Duane was born in County Tipperary, Ireland, in 1780. For a time his father was a publisher in India, but he brought his family to America when William was thirteen years of age. Duane took up the study of law after having come to the full maturity of his powers, and earned for himself a place of prominence and substantial achievement, both in the practice of his profession and in the public service.

materials included in the Will of 1826 were used in part for the final Will, which was drawn in 1830. In this connection Duane added that Girard further contemplated redrawing his Will from beginning to end, in order that additions and alterations might be made in it, and that in this state of mind Girard died.

As to the authorship of the Will we are not left in doubt; Duane testified that "the outlines, the bones and muscle of the Will, were all Mr. Girard's." Duane added that the service which he rendered was in giving "flesh and color" to Girard's basal plans.

As to the method of drawing the Will, Duane stated that he remained with Girard five or six weeks with the doors locked, and that in connection with this service all sorts of topics were discussed by Girard and Duane, including law, politics, religion, and architecture. The writing was gone over two or three times and drafts of the several sections were made. Duane further describes the procedure in a statement that a draft, when submitted to Girard, would be altered and remodeled in accordance with his own ideas, and that, after such revision, the section would be written over in its final form. Duane paid Girard a great compliment by declaring that he was "a good judge of language —none better." Of his own part in writing the Will, Duane added that he "took the most anxious pains to do in writing, what Mr. Girard would, if he had been a painter, have exhibited on the canvas."

Evidently Girard took much interest in the legal plan for disposing of his estate, and it is reported that when the Will had been completed, Girard asked Duane for

his opinion of it. Duane expressed the belief that the Will would not stand. To this Girard, as was his custom, took immediate exception, and time has shown that the testator was right.

Duane further stated that after the Will was made, conversations concerning it were continued, and that, at his, Duane's, suggestion, the Peel Hall site for the College was chosen to take the place of the original site, which was the square of ground between Market and Chestnut, Eleventh and Twelfth Streets. Duane said that he suggested to Girard the objections of the noise and turmoil of the city, dangers from contagious diseases (the experience with the yellow fever was cited), and other disabilities. In consequence of these discussions, said Duane, Girard purchased the Peel Hall Farm on Ridge Road, after making numerous inquiries in other directions.

Duane added that Girard visited the Peel Hall site twice and that on both occasions he accompanied him. Girard's forward-looking mind is shown by Duane's report that he immediately engaged a mason to make search for stone on the site, and to ascertain whether this stone would be available for the construction of the wall about the College. It was the belief of Duane that had Girard lived he would have proceeded promptly with the erection of the College buildings.

With his constructive mind and vivid imagination, Girard foresaw the future of his Institution. The plans which he made, the detailed arrangements which he embodied in his Will, and the restrictions placed upon the conduct of the Institution, all indicate that he

had the capacity to forecast situations, and a sound judgment as to how these situations would work out.

An essay on "Girard and His College" in the *North American Review* for January, 1865, furnished a rather dramatic account of the reading of the Will before the Girard heirs, immediately after the death of the Founder. The references to the conduct of the heirs were resented, as being personally offensive and not founded on fact. As a consequence, the immediate surviving relatives of Girard, writing in 1865, made answer in a pamphlet at some length. The relatives wrote, "We knowing our Uncle's adhesion to the Roman Catholic Church, and his desire to be buried by the side of General Lallemand, desired to know if there was anything in the Will to settle this mooted point." The tenor of the pamphlet thus prepared and circulated may be seen from the title, "Refutation of a False, Cruel and Gross Libel Upon the Immediate Surviving Relatives contained in a Portion of an Article Published in January Number of the *North American Review* Entitled, 'Girard and His College,'" This pamphlet was directed chiefly against "The *writer* of the Will," implying that the author of the Will was the executor who had read it, and had assisted in carrying it out. These surviving relatives claimed that they had been inhumanly and inconsiderately treated by the Girard executors. The whole temper of the pamphlet indicated that there were deeply wounded feelings which had come no doubt from the relatives' disappointment, their failure to have the Will set aside, and

the necessary course which was imposed on the executors by the Will itself.

If there were no other evidence, the above would establish that William J. Duane was the author of the Will. But the attack on Mr. Duane led him to write at length a letter in his own defense. In his letter he stated again specifically that an earlier Will had been prepared for Girard by Horace Binney, and that he had been called in to prepare the Will which was finally executed. Mr. Duane said unequivocally in this letter that he carried out the wishes of the Founder in the preparation of the Will, and he defended himself against the charge of the Girard heirs that he had counseled Girard as to the contents of the Will. On this latter point Duane said that any one who knew Girard would well understand that any attempt on his part to advise or dissuade him in any way from carrying out his intention would have been promptly resented. This same sentiment was expressed by Duane in his testimony before the Committee of the State Legislature in 1842, in a statement that he had undertaken to offer certain suggestions to Girard but that they had been invariably overruled.

Girard was most careful in all details affecting the validity of his Will. A first codicil appended under date of December 25, 1830, provided that certain property which he had acquired, and certain houses which he had erected, following the executing of the Will, should be included under its provisions. In this Girard foresaw a situation which came promptly after his death. Following the payment to the heirs of the

amounts named for them in the Will, a suit was brought in their names to prevent the passing, under the Will, of certain real estate purchased by Girard subsequent to the execution of the original document. The case was argued before the Supreme Court of Pennsylvania on March 29, 1833. Girard had purchased nine separate properties following the execution of the Will, which aggregated a purchase price of $66,418.55. After due consideration the Supreme Court rendered a decision that the property in question did not pass under the Will, and the Girard heirs came into the possession of this as an additional inheritance from Girard's estate.

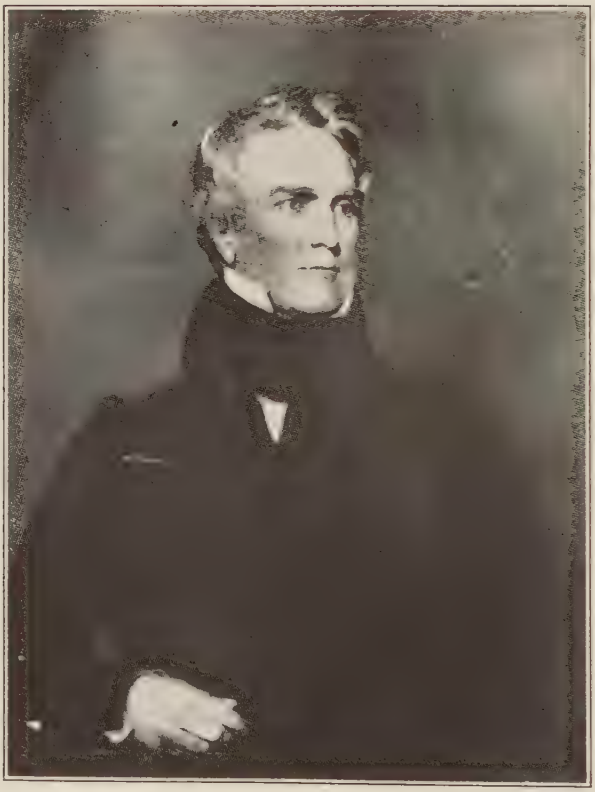
The delays which were inevitable in the settlement of the Girard estate, and in the completion of the buildings for Girard College, gave ample time for the legal contests which were brought to invalidate the Girard Will. A bill in equity for ejectment was brought against the Girard executors and the City of Philadelphia, in the Circuit Court of the United States for the Eastern District of Pennsylvania, in 1836. The case was brought in a Federal and not a state court because the persons bringing the suit were not citizens of the United States. The case was pending for some years and it was finally decided in favor of the City of Philadelphia. An appeal was immediately taken to the Supreme Court of the United States, where the case was argued first in 1843, and a new argument was ordered for the January term of 1844.

The suit was brought in the names of Françoise F. Vidal, John Fabricius Girard, and others, and is gen-

erally known as "Vidal *et al. versus* the City of Philadelphia."

The Girard Will case is of surpassing interest in the history of Girard College, and it is also one of the classic cases in American jurisprudence. In the hearing in 1843 Messrs. Jones and Stump argued for the Girard heirs and John Sergeant represented the City of Philadelphia. The niceties of the questions at issue and the large sum involved in the litigation made the judges hesitate to render a decision based on the first hearing. An earlier decision of Chief Justice Marshall, as well as certain precedents cited from English law, raised questions as to the validity of the Will. In any event the judges were not prepared to give a decision, and a re-argument was ordered for the following year, before the full court.

With the order for re-argument the Girard heirs called to their aid Daniel Webster, then at the full tide of his power and generally recognized as the ablest lawyer practicing before the Supreme Court of the United States, and the most brilliant orator in America. With him was associated Walter Jones, an able attorney of Washington. At the request of John Sergeant, Horace Binney was called to his assistance in the defense of the Will. Binney was then sixty-three years of age and had achieved a foremost place in the practice of his profession. He had, however, retired from active practice three years preceding the request for his services in the defense of the Girard Will. Probably nothing except a sense of public duty and the magnitude of the question to be settled, constrained Mr.



Horace Binney (1780-1875)

From Portrait By Thomas Sully in Law Association Collection, City Hall, Philadelphia

Binney to come forth from his well-earned retirement and to enter into the arduous task of preparing the defense in the Girard Will case.

It has often been repeated, and is commonly believed, that Horace Binney visited England to study the Rolls of the High Court of Chancery on the laws of charitable bequests, but such is not the fact. These Rolls had been published and were available for Binney's use in this country. In any event he gave himself to the task with such unremitting labor, and compassed the case with such a painstaking and convincing mastery of the authorities, as to leave the decision in little doubt.

At the opening of his opinion Mr. Justice Story, of the Supreme Court, stated that the case had been argued with learning and abililty, that many topics had been discussed and the grounds of the controversy covered with elaborate care. The Honorable Hampton L. Carson, himself a distinguished lawyer and an able public speaker, holds that the success of Horace Binney in the Girard Will case was a victory "as great as any ever won in the Supreme Court of the United States," worthy to be compared with Webster's achievement in the Dartmouth College case and Choate's defense of Tirrell. The importance of the Girard Will case, and the standing of the lawyers who were to argue it, brought to the argument before the Supreme Court in Washington many prominent attorneys from New York, Philadelphia, Baltimore, and Richmond.

When the case came to trial, Mr. Binney occupied the attention of the court for three full days, speaking with grace and eloquence, and showing profound

learning. Those who observed him in the court room declared that Binney appeared the very embodiment of the lawyer and the gentleman. Mr. Justice William Strong, of the Supreme Court of the United States, said of Horace Binney's argument in the Girard Will case in a memorial address in 1876: "Of his argument I have no space or time to speak as it deserves. The remembrance of it lingers around the court room until this day. It is in print, and it has ever been the wonder and the admiration of the legal profession in this country, and almost equally of the profession in Great Britain. It lifted the law of charities out of the depths of obscurity and confusion that covered it before, and while the fullness of its research and the strength of its reasoning were masterly, it was clothed with a precision and beauty of language never surpassed. No wonder it was successful. It was a fitting close to a long and pre-eminent professional life."

Following Binney's presentation, Sergeant made the closing argument for the defendants, and in doing so occupied the time of the court for two days.

The case turned on the disposition of the residuary estate which was bequeathed to the City of Philadelphia, in trust, for the Institution, the plan of which was so clearly defined in the Girard Will. As the case was summarized in the decision, the principal questions involved in it were: First, whether the City of Philadelphia was capable of taking a bequest of real and personal property for the erection and maintenance of a College as designated in the Girard Will; second, whether the uses as stated in the Will were

charitable uses, whether they were valid in their nature, and were capable of being carried into effect, consistently with the laws of Pennsylvania; and third, whether, the Will being void, the residuary estate belonged to the Corporation of the City, or whether it belonged, as a resulting or implied trust, to the heirs and next of kin of Stephen Girard.

As to the first question, the court held that both the history of the law of estates and trusts in England, and special provisions of the State of Pennsylvania incorporating the City of Philadelphia, had given the right to receive and possess property, real and personal, without any limitation whatever. The court went further and held that there was no objection in point of law, to a corporation's receiving a trust collateral or related to the purposes for which it had itself been founded, for the benefit of another corporation. It was further held that the action of the Legislature on March 24 and April 4, 1832, empowering the City of Philadelphia to carry out the Will, had supplied the necessary machinery for carrying the trust into effect. It was also held that the Legislature meant to give validity to the trust and to express its approval of the competency of Philadelphia to take and hold the property granted under the Will for the purposes named. By this process of reasoning Mr. Justice Story came to the central question in the case, which was *the validity of the trust itself,* or stating the question differently, whether the College as provided under the terms of the Will was contrary to the spirit of the constitution of Pennsylvania. Because of the provision of the Girard Will

excluding clergymen from the college the contention of the prosecution was that "the plan of education for the Girard School of orphans was derogatory to the Christian religion, contrary to sound morals, and subversive of law."

To the above question, Webster devoted three days. In large part his address was an oration on religion and charity, rather than a legal argument directed to the questions before the court. As a piece of rhetoric, this address was one of Webster's great efforts, but as a legal argument it missed the main issue in the litigation.

The decision of the Supreme Court, which was unanimous, was delivered by Mr. Justice Joseph Story. The court held that the trusts under the Girard Will were eleemosynary in character, and that they were for charitable uses beyond any doubt. The court did not grant the contention of the prosecution that the beneficiaries of the charity were either so uncertain or so indefinite as to prevent the bequest from being carried out, thus making the Will void. The opinion accepted the contention of the prosecution that the Christian religion was a part of the common law of Pennsylvania, but, in a discussion of this point, it held that there was nothing in the Will which implied that the College to be founded was to be antagonistic to the Christian religion. The question was pertinently asked, "Why may not laymen instruct in the general principles of Christianity, as well as ecclesiastics?" It was pointed out in the decision that there was no restriction imposed as to the religious opinions of the instructors and officers,

and the belief was expressed that these officers and teachers would be men, "not only distinguished for learning and talent, but for piety, and elevated virtue, and holy lives and character."

Continuing in this same line the question was asked, "Why may not the Bible, and especially the New Testament, without note or comment, be read and taught as a divine revelation, in the College,—its general precepts expounded, its evidences explained, and its glorious principles of morality inculcated?" "What is there," it was again asked, "to prevent a work, not sectarian, upon the general evidences of Christianity, from being read and taught in the College by lay teachers?" These questions were answered specifically in the decision in the following statement: "Certainly there is nothing in the Will that proscribes such studies. Above all, the Testator positively enjoins, 'That all the instructors and teachers in the College shall take pains to instill into the minds of the scholars the purest principles of morality, so that on their entrance into active life they may, from inclination and habit, evince benevolence towards their fellow-creatures, and a love of truth, sobriety and industry, adopting at the same time, such religious tenets as their matured reason may enable them to prefer.'" "Now it may well be asked," the opinion continued, "what is there in all this, which is positively enjoined, inconsistent with the spirit or truths of Christianity? Are not these truths all taught by Christianity, although it teaches much more? Where can the purest principles of morality be learned so clearly or so perfectly, as from the New Testament?

Where are benevolence, the love of truth, sobriety and industry, so powerfully and irresistibly inculcated as in the sacred volume?" At the conclusion of the discussion of this phase of the question, the court held: "Looking to the objection, therefore, in a mere judicial view, which is the only one in which we are at liberty to consider it, we are satisfied that there is nothing in the devise establishing the College, or in the regulations and restrictions contained therein, which are inconsistent with the Christian religion, or are opposed to any known policy of the State of Pennsylvania." For all of the above reasons the Supreme Court was undivided in the opinion that the decree of the United States Circuit Court of the Eastern District of Pennsylvania should be affirmed, thus dismissing the appeal, and sustaining the Girard Will.

A study of Webster's argument in the Girard Will case shows that, realizing he had a weak case in point of law, he made a bold attempt to go outside of the law and to substitute for legal arguments what has well been termed "an impassioned appeal to emotion and prejudice." In this appeal Webster rose to magnificent heights of oratory in what he termed "a defense of Christianity against the inroads of paganism and infidelity," asserting at the last with great intensity that he would regard it as the crowning mercy of his professional career if he could be successful in having the alleged charity set aside.[1]

1. An interesting sequel to the Girard Will case was a decision of the Philadelphia City Councils on November 4, 1852, to hold a public meeting in honor of Daniel Webster, to set aside a day for the contemplation of the character and service of one who was characterized in the resolutions as being a saatesman and patriot whose death was a "national affliction." A Special Committee of two members from each Council

It remains in conclusion to inquire into the purpose of Stephen Girard in making his great foundation. William J. Duane in his sworn testimony before the Special Committee of the Pennsylvania House of Representatives in 1842 said of Girard's plans and of the man: "Mr. Girard, in speaking of the Will, always had the most beneficient view—he thought that it would regenerate Pennsylvania; and the states around it. I have seen the tears roll down his cheeks in speaking upon the subject. I am led to make this last remark because Mr. Girard's memory has been badly treated—he was called an iron-hearted and iron-handed man. It is due to him, as my friend, to contradict this;—he was the very reverse." From his educational ideas Girard hoped to realize in Pennsylvania the success of that "holy experiment" which William Penn came to establish in the new world.

Girards' ideals and the expression concerning his purpose are quite in accord with the words of Thomas Jefferson on the University of Virginia. Writing in 1826 Jefferson said: "The effect of this institution on future fame, fortune and prosperity of our country, can as yet be seen but at a distance. But an hundred

was appointed, with authority to fix upon a day for the celebration, and to invite a citizen of Philadelphia to pronounce on that day an oration on Webster's character and public service. The Special Committee presented the invitation of the Councils to Dr. William H. Allen, President of Girard College. Dr. Allen accepted and on January 18, 1853, he delivered a dignified and able address on Webster, which well merited the title of "eulogy" and the preservation as a printed document, voted it by action of the Special Committee. The oration of Dr. Allen was after the Webster model—dignified, abounding in apt quotation from the Latin and English classics, and showing a facility in public address little short of extraordinary. In brief, Dr. Allen summarized Webster's career in the statement that he was "a great lawyer, a great orator, a great statesman, a great man." Under the first named division review was made of Webster's defense of Dartmouth College, and numerous others of the trials in which he had participated, including the Girard Will case.

well-educated youths, which it will turn out annually, and ere long, will fill all its offices with men of superior qualifications, and raise it from its humble state to an eminence among its associates which it has never yet known; no, not in its brightest days * * * The good Old Dominion, the blessed mother of us all, will then raise her head with pride among the nations, will present to them that splendor of genius which she has ever possessed, but has too long suffered to rest uncultivated and unknown, and will become a centre of ralliance to the States whose youth she has instructed, and, as it were, adopted."[1]

An estimate of the work of Girard by one who was contemporary with his later life is found in the words of Joseph R. Chandler, spoken at the placing of the "crowning stone" on the Main Building of Girard College in 1846. "He who wrote himself," Chandler said, "*Mariner and Merchant,* and was a skillful agriculturist, and a most distinguished and successful banker, never contemplated narrowing down human intellect to the smallest division of labor; and hence he provided ways and means to make useful men of those whose circumstances seemed to dedicate them to unproductive toil or vicious idleness."

Of the meaning of Girard's Foundation, the service which this Foundation renders, the graduates of the College may perhaps be best prepared to speak. The pastor of a large Philadelphia church related an incident growing out of his work which gives in a striking way the results of the Girard College training. A

1. *Writings,* (Ford) X, pp. 370, 371.

member of this minister's church was married to a man who drank to excess, and who was of little account generally. Out of consideration for the good woman, the minister did what he could to help in holding the home together. But the man in the case was weak and incompetent. Finally, as a result of dissipation, the ne'er-do-well husband died, and the minister had the task of burying him. In connection with the funeral he met a brother of the deceased who came from a distant city. The minister was immediately struck by the contrast between the man who had died and the brother, who from every appearance was an upstanding, capable man of parts. When opportunity offered, the minister inquired why there should have been such a marked difference between two brothers. To this the answer came: "When our father died, I was young enough to be received into Girard College, and my brother, being too old to be admitted there, was tumbled into the world. Poor fellow, he never had a fair chance."

Another graduate of the College, Dr. Henry Kraemer, who earned for himself a distinguished place as scientist and author, in his Founder's Day address at Girard College in 1912, spoke thus of the Foundation and the Founder: "In the alcove to the right as you enter the door of the Congressional Library is a mural painting which to me has a peculiar charm. It is of the Trojan youth Ganymede as he is borne aloft by an eagle, in which form Jupiter had come to earth to select a cupbearer for the gods on Mount Olympus. This youth snatched from among his playfellows seems to have no thought of fear, but sits erect on the back of

the eagle with an air of perfect confidence and expectancy as he peers ahead into the empyrean blue, faintly conscious of the destiny that awaits him. So every boy that enters Girard College is carried to heights that he never would have attained, had it not been that Girard through his munificence and by the aid of his farseeing eye sought him out, and destined him for the performance of the highest service to his fellow man. For Girard dwelt upon Olympus as truly as did the gods of old."

III.

BURIAL AND REINTERMENT

Surprise has naturally been expressed that the Founder of Girard College was buried in the consecrated ground of a Roman Catholic cemetery. Girard's burial, and the removal of his remains from the cemetery in which he was buried, with the attending exercises on their reinterment at Girard College, present an interesting set of incidents.

Probably the issue as to Girard's orthodoxy as a Roman Catholic was not raised in advance of his burial. He had kept a sort of nominal connection with the Church. General Lallemand, who had been married to his niece, Henriette, was buried in the cemetery of the Holy Trinity Roman Catholic Church, Sixth and Spruce, and it was said by the Girard family that it was Girard's wish to be buried by the side of General Lallemand.

Bishop Kenrick, who was in charge of the Holy Trinity Church, wrote in his diary in connection with the Girard funeral that he permitted interment in consecrated ground because Girard had been baptized a Roman Catholic, he had never formally renounced the Church into which he was born, and because when he was stricken with his fatal illness, "death stole upon him unperceived." The charitable Bishop further added that it was proper to believe that under other circumstances (meaning no doubt that if Girard had been conscious of approaching death) he would have asked for the ministry of a priest. Another Roman Catholic authority goes fur-

ther and recites a story, oft-repeated, that on his deathbed Girard was asked if he would have the services of a priest, to which he replied in the affirmative, but that death came before the priest, who had been summoned, could reach his bedside.[1]

That Girard was not altogether neglectful of his religious duties is evinced in various ways. He appeared in a Roman Catholic church as sponsor for a child baptized on December 19, 1795. Among the contributors to a Roman Catholic church in 1796, as compiled by Thomas S. Wescott, there were grouped those termed non-Catholics, including personages no less than President Washington and Governor McKean, and those denominated Catholics, among whom was included Stephen Girard. Girard gave his approval for his nieces and others in his home to attend the Roman Catholic church, and he must have regularly contributed to the support of the church either directly or through others. Girard often subscribed to special funds for Roman Catholic churches as well as for those of other denominations.

Girard's relations to the Masonic order bear on his religious affiliations and beliefs. What has been termed his "fraternal spirit" sought expression; when he ceased to be a regular attendant upon church services and to participate actively in the work of the Church, it was inevitable that he should seek some other outlet for his natural feelings of benevolence and good will. Girard's Masonic affiliations have been the

1. Mahony, *Historical Sketches of the Catholic Churches and Institutions of Philadelphia*, p. 4.

subject of not a little inquiry and speculation. Those who are at all familiar with the teachings and practices of Masonry will confirm the statement that to be a good Mason Girard must have been a believer in both the fatherhood of God and the brotherhood of man.

It is now well established that Girard was made a Master Mason in the Union Blue Lodge Number 8 of the Grand Lodge of Ancient York Masons in Charleston, South Carolina, on January 28, 1788, near which time he was resident for some weeks in Charleston.[1] It also appears that Girard never affiliated with any Masonic lodge in Pennsylvania, though it was long believed that he was a member of Philadelphia Lodge Number 3. In the *History of Free Masonry in Pennsylvania* it is further pointed out that Girard was physically disqualified from becoming a member of a Pennsylvania lodge because he was blind in one eye. Girard did, however, establish a relationship with the Grand Lodge of Pennsylvania to which, as stated in his Will, he made a loan of $10,000, and to which he left a bequest of $20,000, including in part the obligation which the Grand Lodge owed him. The Grand Lodge of Pennsylvania has paid great honor to Girard's Masonic connections. Among other things, in 1869, one of the lodges under its jurisdiction was given his name.

The Stephen Girard bequest to the Grand Lodge of Pennsylvania directed that the funds should first be safely invested and the interest and dividends arising

1. Not to be confused with "Captain Girard," who was made a Mason in Lodge Number 3 of Philadelphia in 1778.

from such investments added to the original gift until the capital account should amount to $30,000, this amount to remain a permanent fund, the interest of which should be used for the relief of "poor and respectable brethren." Girard did not allow the granting of this bequest to pass without the statement of an ideal for the Masonic fraternity. "I recommend," he said, "to the several lodges not to admit to membership, or to receive members from other lodges, unless the applicants shall absolutely be men of sound and good morals."

Bishop Kenrick, mentioned above, wrote at length in his diary under date of December 30, 1831, explaining why the full rites of the Church were not celebrated at Girard's burial. He said that the body of Girard was brought to the church with great funeral pomp, and that among others in the procession were the Masons, who, he said, were making a great display in honor of their brother. The concluding words of the account of the funeral state that when the Bishop saw the Masons coming into the Church, adorned as they were with a vesture about their necks, and "decked out with gems," he refused to go on with the burial rite of the Church and "the body was buried without the presence of a priest."

The attitude of the Roman Catholic Church toward secret societies imposed upon the officiating clergyman the action taken, and in view of the circumstances, there was liberalism and concession on the part of the Church authorities to permit Girard's burial. The concession was made, no doubt, be-

cause of the Catholic birth and baptism of Girard, as was stated by Bishop Kendrick, and because of the further fact that he had maintained a sort of nominal connection with the Church throughout his whole life.

The cemetery at Holy Trinity was a suitable place in which the remains of Girard should be laid away. The associations there spoke of his own past, his family relationships, and his belief and attitude, as far as they ever were expressed, more fully than would those of any other cemetery to which his body might have been taken.

When the plans were made for the buildings at Girard College the suggestion was natural that the body of Girard should be transferred to one of the buildings to be erected. After the plans for the Main Building had been approved, the City Councils authorized the Building Committee of Girard College to construct a vault "in the most suitable and durable manner" and to transfer the remains of Girard as soon as was possible. The delay in the completion of the Main Building made necessary a postponement of the transfer of the Girard remains. After the Main Building had been put into use and the College was in operation, the earlier Councilmanic action was reverted to. The question of the removal and reinterment of Girard's remains came up again in 1850 and 1851.

The matter of the disinterment was placed in the hands of an undertaker and arrangements seem to have been handled with diplomacy and dispatch. It has been claimed that the question was referred to the Bishop having supervision over the church—the same Bishop Kenrick who was in service in 1831—and that

he was agreeable to the body's being taken for the double reason as stated, that Girard was not a Roman Catholic, that he was a Freemason, and it was doubtful whether the body ever should have been received into the cemetery. Under date of December 30, 1850, an official permit to open the grave and take the remains of Stephen Girard was, according to the law, secured from the Philadelphia Health Office.

But there is more definite information of the removal of the remains than the above. In the "Retrospect of Holy Trinity Parish, 1789—1914," there is the record of an official communication from the Commissioners of the Girard Estates under date of January 11, 1851, addressed to the Trustees of the Church of the Holy Trinity, reciting that the Board at its meeting held on the preceding Thursday had adopted a resolution as follows: "That the thanks of the Commissioners of the Girard Estates be tendered to the Trustees of the Church of the Holy Trinity for the authority given, and facilities afforded, in exhuming and removing the remains of the late Stephen Girard from their churchyard." This was certified as an extract from the minutes and was signed by the Secretary of the Girard Estates.

When the Girard remains had been exhumed, plans had not been completed for their reinterment. At a special meeting of the City Councils on January 9, 1851, a report on the removal of the remains of Girard was received from the Commissioners, and they were instructed to have these remains reinterred at Girard College in such a manner as was deemed "expedient

and appropriate." The president of the Commissioners of the Girard Estates reported on January 9 that on that day the Commissioners had proceeded with the remains of Girard from the establishment of the undertaker to Girard College, where appropriate services were conducted by the President of the College in the presence of the pupils and the staff, after which the remains were placed in the northwest room of the third floor. The President of the Commissioners said that the room was locked by himself, and that the key was given to the president of the College. The lead coffin, it was said, was placed in a cedar case, which was sealed. The room mentioned was set apart for the Girard effects, according to directions of the Will. On January 11, 1851, the *North American and United States Gazette* chronicled the events above mentioned and further stated that the remains of Girard were transferred from the office of the undertaker to Girard College at four o'clock on the preceding Thursday. It was stated that they were taken into the Chapel at the College, and that appropriate services were conducted in the presence of the Commissioners and the boys then in attendance. The remains, it was said, were deposited for the time being in one of the rooms of the Main Building.

The Girard heirs then made the claim that no authority had been given by them to the City of Philadelphia, or to anyone else, to transfer the Girard remains from the vault in the cemetery. A petition for an injunction was presented to the Court of Common Pleas, but not until after the body had been removed. This

petition involved a nice point of law, as to whether under the circumstances the remains of Girard belonged to the City of Philadelphia, or to his heirs-at-law. The case was argued at length with a good deal of earnestness, but Judge Edward King, of the Common Pleas Court, dismissed the petition on the ground that the body having actually been removed, an injunction to prevent its removal could not be granted. It was the opinion of the court that, if an injunction could be legally ordered after the remains had been removed from the cemetery, the court had the authority to pass upon the merits of the whole question of the possession of the remains, and it was urged by Judge King that the remains be left where they were, or placed in the sarcophagus, to be noted later, in the Main Building at the College, and that there be a full argument on the matter at issue after which a decision could be reached. The Girard heirs thereupon discontinued their efforts to secure the possession of the remains of Girard.

Girard's remains were kept in the Relic Room on the third floor of the Main Building from January 9 until September 30, 1851. Not only was there a natural feeling of resentment on the part of the Girard heirs at the way in which possession of the remains had been secured, but when it was proposed to have a second Masonic funeral under the Grand Lodge of Pennsylvania, the anti-Mason feeling was further aroused. In any event the Masons took good care that the remains should not be surreptitiously taken away, and in advance of the proposed second funeral a guard is said

to have been stationed at the College to keep watch over the remains.

The ceremony of reinterment of the remains in the sarcophagus in the south vestibule of the Main Building, which was entirely Masonic, was held on September 30, 1851. These exercises were under the Grand Lodge of Pennsylvania, the members of which were in attendance attired in black, with white kid gloves, and wearing the white sheepskin aprons bound with the blue ribbon of a Master Mason; they also wore blue sashes trimmed with silver fringe. The Masonic procession marched from the old Masonic Hall on Third Street above Spruce. At the head was the Grand Lodge followed by twenty-eight subordinate lodges, that with which Stephen Girard was thought to have been affiliated being given the place of honor. The procession marched down Third Street to South, countermarched to Walnut, along Walnut to Fourth, up Fourth to Chestnut, out Chestnut past the State House to Twelfth Street passing the Girard properties at Fifth and Chestnut Streets and on Chestnut between Eleventh and Twelfth up Twelfth to Ridge Avenue, and out Ridge Avenue to the College. At the State House the procession was joined by members of Councils and officers of the city government. In extent the Masonic procession covered ten squares. The streets were thronged, and every door, balcony, and window along the line was said to have been filled with spectators. The Masons were described as having marched with steadiness of carriage and precision of step, maintaining excellent order throughout.

The Masonic procession arrived at the College a little before one o'clock, and marched in a short detour about the College buildings to a place prepared at the east of the Main Building. The remains of Girard were borne by twelve past masters of the Grand Lodge to a platform on which were stationed members of the Grand Lodge, the Stewards of the Masonic Charity Fund, the Committee on Arrangements, the Mayor of the City and members of the City Councils. Immediately in front of the speakers' table was a bier on which was placed the coffin with Girard's remains, and over the coffin was draped the Masonic regalia which had been worn by Girard in his attendance upon Masonic meetings.

The exercises of the funeral consisted of a dirge, an oration by a past grand master, Joseph R. Chandler, who was then president of the Board of Directors in charge of the College, and by the grand master then serving, William Whitney. The addresses were in keeping with the nature of the occasion, and paid a high tribute to Girard's benevolence and his love of his fellow men. A dirge was played, after which the remains were again taken by the past grand masters and deposited in the sarcophagus prepared for them within the building.

As interested spectators of this ceremony the three hundred boys then in the College, with the staff, were all stationed on the east steps of the Main Building. The author's interest in these exercises prompted his sending letters of inquiry to five of the men who had been students of the College and present in 1851. The

accounts varied somewhat in detail but they agreed as to the long wait to which the boys were subjected, and as to the lasting impression made upon them by the display, the music, and the speeches. The late James H. Windrim remembered the occasion vividly, stating that he was a "wondering observer" from the steps of the Main Building. Rev. J. Thompson Carpenter, D. D., stated that the event was deeply impressed upon his memory and that to his childish mind there never before had been such a procession. Joseph Blascheck, W.H.Kilpatrick, and W. T. Miller were in the group of those who had been present living in 1913, and in the full possession of their faculties, and they confirmed the general recollections of the two distinguished alumni named above.

At the first burial of Girard his remains had been placed in a lead coffin which was enclosed in an outer case of walnut. When the remains were exhumed, the walnut case was much decayed and a new coffin was supplied. The marble sarcophagus in which the remains now rest was designed by Frederick Graeff, Esq., and was executed by the marble establishment of J. and M. Baird, at Ridge Avenue and Spring Garden Street.

After the Girard remains had been placed in the sarcophagus the Masons filed by in solemn procession, each depositing a sprig of evergreen on the coffin. Following the Masons, the three hundred College boys marched by in silent tribute to their great benefactor.

With the conclusion of the exercises at the College, the Masons marched in return to their hall on South Third Street. The exercises of the day were completed

with a great banquet in the evening at the Musical Fund Hall. The accounts stated that the "convivialities" lasted until a late hour "at which time the Masonic brethren separated in the best and happiest feeling."[1]

The Girard statue, placed immediately before the sarcophagus in the south vestibule of the Main Building, is of interest as a Girard memorial and as a work of art. On January 31, 1833, a communication was received by the City Councils from N. Gevelot, a French sculptor, then resident in Philadelphia, stating that he had prepared a model in clay for a statue of Girard and adding that he could complete this for approximately $9,000. His letter further explained that it would take about two years for the statue to be finished. In May the City Councils received the report of a special committee approving Gevelot's model and recommending that the Building Committee of Girard College have the work executed.

On September 30, 1833, a contract was entered into between the Mayor, Aldermen and Citizens of Philadelphia, representing the Girard estate, and N. Gevelot, by which a statue was to be executed, to be at least as large as life, an accurate likeness similar to the model already made, and to be done in the best Italian marble. The contract required that the work should be com-

1. The detailed account of these exercises, as printed in the Philadelphia *Ledger*, and the oration of Joseph R. Chandler, in full, were reprinted in the Minutes of the Grand Lodge of Pennsylvania. (Vol. VIII.) They have also been printed as a separate publication and given wide distribution. Not the least interesting of the studies on Stephen Girard's Masonic affiliations and connections is "The History of Brother Stephen Girard's Fraternal Connections," by Honorable Norris S. Barrett and Julius F. Sachse, printed in Volume III of *Free Masonry in Pennsylvania*, and also reprinted as a separate pamphlet.

pleted at the end of four years, and the cost was to be $9,000.

On December 18 following, the Councils were invited by Gevelot to visit his studio and inspect the model, which was then completed for preliminary approval. The invitation was accepted, the Councils visited the studio, and pronounced the work to be satisfactory, after which the sculptor set about completing his contract.

The contract of N. Gevelot dragged on for a period three times that contemplated by the original agreement. On January 29, 1846, the Mayor of Philadelphia transmitted to City Councils a letter from Gevelot, then in Paris, stating that the statue of Girard was completed and asking for funds to bring it to Philadelphia. The communication of the Mayor and the letter of the sculptor were referred to the Building Committee of Girard College, which committee reported on February 12 stating that circumstances which were beyond his control had prevented Gevelot from completing the statue within the time specified, that the work had been inspected by certain citizens of Philadelphia then in Paris, and that it was regarded to be entirely satisfactory. The committee felt that the failure of the sculptor to do the work within the time agreed upon ought not to prevent Philadelphia from obtaining possession of the statue, and to that end it was recommended that an appropriation of one thousand dollars be made to bring the work to America.

On September 5 following, the City Councils received a further report from the Building Committee of Girard College, accompanied by a communication

signed by three gentlemen who had been selected by the Building Committee and N. Gevelot, to decide whether the statue as prepared and exhibited was in accordance with the terms of the original agreement. The statue was declared to be a most faithful likeness of Girard by two of the gentlemen—Thomas Sully, the celebrated portrait painter, and his son-in-law, John Neagle, also an artist. A third member of the committee, J. R. Lambdin, submitted a supplementary report stating that he regretted his inability to pass upon the resemblance to the original, from want of personal acquaintance with Girard, but, having full faith in the judgment of his associates, he approved the statue as a work of art.[1]

The minutes of Councils under date of September 10, 1846, report that approval of the artists being given and the statue being entirely satisfactory, it was recommended that the Building Committee receive the statue from the sculptor; payment was directed at the same time in accordance with the original contract.

The Building Committee of Girard College in 1846 reported on the Girard statue: "Among the pleasing incidents of the past year, may be mentioned the reception of the Statue, executed by N. Gevelot. Competent judges declare it to be a faithful likeness of Girard, and accord to it great merit as a work of art. Thousands of our fellow citizens, as well as strangers, have been attracted to the College, anxious to behold this resemblance to the individual who had devoted the

1. The report of J. R. Lambdin is interesting from the further fact that he painted the portrait of Girard which has long been exhibited in the Relic Room of the Main Building at Girard College. On the back of this portrait is inscribed the legend: "Stephen Girard by J. R. Lambdin, from a Posthumous Portrait by B. Otis, in the Grand Lodge of Pennsylvania."

N. Gevelot's Statue of Stephen Girard
Main Building, Girard College

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immense accumulation of a life of industry to objects of benevolence, and for the promotion of the prosperity of his adopted city."

The statue was exhibited temporarily at the College until the plans were completed for the final resting place of the remains of the man it represented; following this it was given its permanent station, fronting the main entrance, extending a welcome, and offering a new chance in life to the boys who enter the gates of Girard's school.

A contemporary newspaper also records that the statue was regarded by those who knew Girard as representing the original faithfully. The sculptor worked from a death mask of Girard, so that the face and expression are those of an old man, but all who have studied this face will agree that it shows extraordinary power. The expression is one of kindliness and benignancy, combined with resoluteness and stability, and indicates strong personal force. This statue represents, to one who lives with it and studies it, an idealization of the character and purpose of the Founder. It depicts a man whom we wish to hear speak. Were power of speech given to those lips, we may well fancy such a man as saying the words credited to him: "My deeds must be my life. When I am dead my actions must speak for me."

WILL OF STEPHEN GIRARD
EXTRACTS FROM

Dated February 16, 1830. *Codicils, dated December* 25, 1830, *and June* 20, 1831.
Proved December 31, 1831.
Recorded Philada. Will Book 10, *p.* 198.

I, Stephen Girard, of the City of Philadelphia, in the Commonwealth of Pennsylvania, mariner and merchant, being of sound mind memory and understanding, do make and publish this my last will and testament, in manner following, that is to say....

I.—I give and bequeath unto "The Contributors to the Pennsylvania Hospital," of which corporation I am a member, the sum of *thirty thousand dollars,* upon the following conditions, namely, that the said sum shall be added to their capital and shall remain a part thereof forever, to be placed at interest, and the interest thereof to be applied, *in the first place,* to pay to my black woman Hannah (to whom I hereby give her freedom) the sum of two hundred dollars per year in quarterly payments of fifty dollars each in advance during all the term of her life; and, *in the second place,* the said interest to be applied to the use and accommodation of the sick in the said hospital, and for providing and at all times having competent matrons and a sufficient number of nurses and assistant nurses, in order not only to promote the purposes of the said hospital, but to increase this last class of useful persons much wanted in our city:

II.—I give and bequeath to "The Pennsylvania Institution for the Deaf and Dumb," the sum of *twenty thousand dollars,* for the use of that institution:

III.—I give and bequeath to "the Orphan Asylum of Philadelphia" the sum of *ten thousand dollars* for the use of that Institution:

IV.—I give and bequeath to "the Comptrollers of the public schools for the city and county of Philadelphia," the sum of *ten thousand dollars* for the use of the schools upon the Lancaster system in the first section of the first school district of Pennsylvania.

V.—I give and bequeath to "The Mayor, Aldermen and Citizens of Philadelphia" and sum of *ten thousand dollars* in trust safely to invest the same in some productive fund, and with the interest and dividends arising therefrom to purchase fuel between the months of March and August in every year forever, and in the month of January in every year forever distribute the same amongst poor white house-keepers and room-keepers of good character residing in the city of Philadelphia.

VI.—I give and bequeath to the society for the relief of poor and distressed masters of ships, their widows and children (of which society I am a member) the sum of ten thousand dollars to be added to their capital stock, for the uses and purposes of said society:

VII.—I give and bequeath to the gentlemen who shall be trustees for the Masonic loan at the time of my decease, the sum of *twenty thousand dollars,* including therein ten thousand and nine hundred dollars due to me, part of the Masonic loan and any interest

that may be due thereon at the time of my decease, in trust for the use and benefit of "the Grand Lodge of Pennsylvania and masonic jurisdiction thereto belonging," and to be paid over by the said trustees to the said Grand Lodge for the purposes of being invested in some safe stock or funds, or other good security, and the dividends and interest arising therefrom to be again so invested and added to the capital, without applying any part thereof to any other purpose until the whole capital shall amount to thirty thousand dollars, when the same shall forever after remain a permanent fund or capital of the said amount of thirty thousand dollars, the interest whereof shall be applied from time to time to the relief of poor and respectable brethren: And in order that the real and benevolent purposes of masonic institutions may be attained, I recommend to the several lodges not to admit to membership, or to receive members from other lodges, unless the applicants shall absolutely be men of sound and good morals.

VIII.—I give and bequeath unto Philip Peltz, John Lentz, Francis Hesley, Jacob Baker and Adam Young, of Passyunk township in the county of Philadelphia, the sum of *six thousand dollars,* in trust that they or the survivors or survivor of them shall purchase a suitable piece of ground as near as may be in the centre of said township, and thereon erect a substantial brick building sufficiently large for a school house and the residence of a school-master, one part thereof for poor male white children and the other part for poor female white children of said township: and as soon as the said school-house shall have been built, that they the

said trustees or the survivors or survivor of them shall convey the said piece of ground and house thereon erected, and shall pay over such balance of said sum as may remain unexpended, to any board of directors and their successors in trust, which may at the time exist or be by law constituted, consisting of at least twelve discreet inhabitants of the said township, and to be annually chosen by the inhabitants thereof; the said piece of ground and house to be carefully maintained by said directors and their successors solely for the purposes of a school as aforesaid forever, and the said balance to be securely invested as a permanent fund, the interest thereof to be applied from time to time towards the education in the said school of any number of such poor white children of said township: and I do hereby recommend to the citizens of the said township to make additions to the fund, whereof I have laid the foundation.

Articles IX to XVIII inclusive made various personal bequests to Girard's kin and others, and established annuities to employees.

Article XIX disposed of Girard's estate near Wichata, Louisiana.

XX.—And whereas I have been for a long time impressed with the importance of educating the poor, and of placing them by the early cultivation of their minds, and the development of their moral principles, above the many temptations, [to] which, through poverty and ignorance they are exposed; and I am particularly desirous to provide for such a number of poor male white orphan children, as can be trained in one institution, a

better education as well as a more comfortable maintenance than they usually receive from the application of the public funds: And whereas, together with the object just adverted to, I have sincerely at heart the welfare of the city of Philadelphia, and, as a part of it, am desirous to improve the neighborhood of the river Delaware, so that the health of the citizens may be promoted and preserved, and that the eastern part of the city may be made to correspond better with the interior: Now, I do give, devise, and bequeath *all the residue and remainder of my real and personal estate* of every sort and kind wheresoever situated (the real estate in Pennsylvania charged as aforesaid) unto the Mayor, Aldermen, and Citizens of Philadelphia their successors and assigns, in trust to and for the several uses intents and purposes hereinafter mentioned and declared of and concerning the same, that is to say: So far as regards my real estate in Pennsylvania, in trust, that no part thereof shall ever be sold or alienated by the said "the Mayor Alderman and Citizens of Philadelphia or their successors, but the same shall forever thereafter be let from time to time to good tenants, at yearly or other rents, and upon leases in possession not exceeding five years from the commencement thereof, and that the rents issues and profits arising therefrom shall be applied towards keeping that part of the said real estate situate in the City and Liberties of Philadelphia constantly in good repair (parts elsewhere situate to be kept in repair by the tenants thereof respectively) and towards improving the same whenever necessary by erecting new buildings, and that the net residue (after paying the several annui-

ties herein before provided for) be applied to the same uses and purposes as are herein declared of and concerning the residue of my personal estate: And so far as regards my real estate in Kentucky, now under the care of Messrs Triplett and Burmley, in trust to sell and dispose of the same, whenever it may be expedient to do so, and to apply the proceeds of such sale to the same uses and purposes as are herein declared of and concerning the residue of my personal estate.

XXI.—And so far as regards the residue of my personal estate, in trust as to *two millions of dollars,* part thereof, to apply and expend so much of that sum as may be necessary—in erecting, as soon as practicably may be, in the centre of my square of ground between High and Chestnut streets, and Eleventh and Twelfth streets in the city of Philadelphia (which square of ground I hereby devote for the purposes hereinafter stated and for no other forever) a permanent College with suitable out-buildings, sufficiently spacious for the residence and accommodation of at least three hundred scholars and the resquisite teachers and other persons necessary in such an institution as I direct to be established; and in supplying the said college and outbuildings with decent and suitable furniture as well as books and all other things needful to carry into effect my general design. The said College shall be constructed with the most durable materials, and in the most permanent manner, avoiding needless ornament, and attending chiefly to the strength, convenience and neatness of the whole: It shall be at least one hundred and ten feet east and west, and one hundred and sixty feet

north and south, and shall be built on lines parallel with High and Chestnut streets and Eleventh and Twelfth streets, provided those lines shall constitute at their junction right angles: It shall be three stories in height, each story at least fifteen feet high in the clear from the floor to the cornice: It shall be fire-proof inside and outside, the floors and the roof to be formed of solid materials, on arches turned on proper centres, so that no wood may be used except for doors, windows, and shutters: Cellar shall be made under the whole building, solely for the purposes of the institution, the doors to them from the outside shall be on the east and west of the building, and access to them from the inside shall be had by steps descending to the cellar floor from each of the entries or halls hereinafter mentioned, and the inside cellar doors to open under the stairs on the north-east and north-west corners of the northern entry, and under the stairs on the south-east and south-west corners of the southern entry: there should be a cellar window under and in a line with each window in the first story—they should be built, one half below, the other above, the surface of the ground, and the ground outside each window should be supported by stout walls; the sashes should open inside on hinges, like doors, and there should be strong iron bars outside each window; the windows inside and outside should not be less than four feet wide in the clear: There shall be in each story four rooms, each room not less than fifty feet square in the clear; the four rooms on each floor to occupy the whole space east and west on such floor or story, and the middle of the building north

and south; so that in the north of the building, and in the south thereof, there may remain a space of equal dimensions, for an entry or hall in each for stairs and landings:

* * * * * *

In case it shall be found expedient, for the purposes of a library or otherwise, to encrease the number of rooms by dividing any of those, directed to be not less than fifty feet square in the clear, into parts, the partition walls to be of solid materials. A room, most suitable for the purpose shall be set apart for the reception and preservation of my books and papers, and I direct that they shall be placed there by my executors and carefully preserved therein. There shall be two principal doors of entrance into the college, one into the entry or hall, on the first floor, in the north of the building, and in the centre between the east and west walls, the other into the entry or hall in the south of the building, and in the centre between the east and west walls; the dimensions to be determined by a due regard to the size of the entire building, to that of the entry, and to the purposes of the doors. The necessity for, as well as the position and size of other doors, internal and external, and also the position and size of the windows, to be, in like manner, decided on by a consideration of the uses to which the building is to be applied, the size of the building itself, and of the several rooms, and of the advantages of light and air: there should, in each instance, be double doors, those opening into the rooms to be what are called glass-doors, so as to encrease the quantity of light for each room, and those opening out-

ward to be of substantial wood-work well lined and secured: the windows of the second and third story I recommend to be made in the style of those in the first and second stories of my present dwelling house North Water street, on the eastern front thereof; and outside each window I recommend that a substantial and neat iron balcony be placed sufficiently wide to admit the opening of the shutters against the walls; the windows of the lower story to be in the same style, except that they are not to descend to the floor, but so far as the surbase, up to which the wall is to be carried as is the case in the lower story of my house at my place in Passyunk Township. In minute particulars, not here noticed, utility and good taste should determine. There should be at least four out-buildings, detached from the main edifice, and from each other, and in such positions as shall, at once answer the purposes of the institution, and be consistent with the symmetry of the whole establishment:—each building should be, as far as practicable, devoted to a distinct purpose: in that one or more of those buildings, in which they may be most useful, I direct my executors to place my plate and furniture of every sort. The entire square formed by High and Chestnut streets, and Eleventh and Twelfth streets, shall be enclosed with a solid wall, at least fourteen inches thick and ten feet high, capped with marble and guarded with irons on the top, so as to prevent persons from getting over: there shall be two places of entrance into the square, one in the centre of the wall facing High street, and the other in the centre of the wall facing Chestnut street: at each place of entrance

there shall be two gates, one opening inward and the other outward; those opening inward to be of iron and in the style of the gates north and south of my banking house, and those opening outward to be of substantial wood-work well lined and secured on the faces thereof with sheet iron. The messuages now erected on the south-east corner of High and Twelfth streets, and on Twelfth street, to be taken down and removed, as soon as the College and out-buildings shall [have] been erected, so that the establishment may be rendered secure and private.

When the College and appurtenances shall have been constructed, and supplied with plain and suitable furniture and books, philosophical and experimental instruments and apparatus, and all other matters needful to carry my general design into execution; the income, issues, and profits of so much, of the said sum of two millions of dollars, as shall remain unexpended, shall be applied to maintain the said college according to my directions:

1.—The institution shall be organized as soon as possible, and, to accomplish that purpose more effectually, due public notice of the intended opening of the college shall be given—so that, there may be an opportunity to make selections of competent instructors, and other agents, and those who may have the charge of orphans may [be] aware of the provision intended for them:

2.—A competent number of instructors, teachers, assistants, and other necessary agents, shall be selected; and, when needful, their places, from time to time, sup-

plied: they shall receive adequate compensation for their services; but no person shall be employed, who shall not be of tried skill in his or her proper department, of established moral character—and in all cases persons shall be chosen on account of their merit, and not through favor or intrigue.

3.—As many poor white male orphans,[1] between the ages of six and ten years, as the said income shall be adequate to maintain, shall be introduced into the college as soon as possible; and from time to time as there may be vacancies, or as increased ability from income may warrant, others shall be introduced.

4.—On the application for admission, an accurate statement should be taken, in a book prepared for the purpose, of the name, birth-place, age, health, condition as to relatives, and other particulars useful to be known, of each orphan.

5.—No orphan should be admitted until the guardians or directors of the poor, or a proper guardian, or other competent authority[1] shall have given, by indenture, relinquishment, or otherwise, adequate power, to the Mayor, Alderman and Citizens of Philadelphia, or to directors or others by them appointed, to enforce, in relation to each orphan, every proper restraint, and to prevent relatives or others from interfering with or withdrawing such orphan from the institution.

6.—Those orphans, for whose admission application shall first be made, shall be first introduced, all other things concurring—and at all future times priority of

(1.) A fatherless child, Soohan vs. City, 33 Penna. State Reports, p. 9.
(1.) The mother, guardian, or next friend may bind to the City, Act of Assembly approved May 23, 1887 (P. L., 1887, p. 168).

application shall entitle the applicant to preference in admission, all other things concurring; but, if there shall be at any time more applicants than vacancies, and the applying orphans shall have been born in different places, a preference shall be given,—*first* to orphans born in the city of Philadelphia:[1] *secondly* to those born in any other part of Pennsylvania; *thirdly,* to those born in the city of New York (that being the first port on the continent of North America, at which I arrived); and, *lastly,* to those born in the city of New Orleans, being the first port on the said continent at which I first traded, in the first instance as first officer, and subsequently as master and part owner of a vessel and cargo.

7.—The orphans, admitted into the college, shall be there fed with plain but wholesome food, clothed with plain but decent apparel (no distinctive dress ever to be worn) and lodged in a plain but safe manner; Due regard shall be paid to their health, and to this end their persons and clothes shall be kept clean, and they shall have suitable and rational exercise and recreation: They shall be instructed in the various branches of a sound education, comprehending reading, writing, grammar, arithmetic, geography, navigation, surveying, practical mathematics, astronomy, natural, chemical, and experimental philosophy, the French and Spanish languages (I do not forbid, but I do not recommend the Greek and Latin languages) and such other learning and science, as the capacities of the several scholars may merit or warrant: I would have them taught facts and things, rather than words or signs: And especially

(1) The "old City" with limits as they existed at the death of Girard, Soohan *vs.* City, 33 Penna. State Reports, p. 9.

I desire that, by every proper means, a pure attachment to our republican institutions, and to the sacred rights of conscience, as guaranteed by our happy constitutions, shall be formed and fostered in the minds of the scholars.

8.—Should it unfortunately happen, that any of the orphans admitted into the College, shall, from mal-conduct, have become unfit companions for the rest, and mild means of reformation prove abortive, they should no longer remain therein.

9.—Those scholars, who shall merit it, shall remain in the college until they shall respectively arrive at between fourteen and eighteen years of age; they shall then be bound out by The Mayor Aldermen and citizens of Philadelphia, or under their direction, to suitable occupations, as those of agriculture, navigation, arts, mechanical trades and manufactures, according to the capacities and acquirements of the scholars, respectively; consulting, as far as prudence shall justify it, the inclinations of the several scholars, as to the occupation, art, or trade, to be learned.

In relation to the organization of the College and its appendages, I leave, necessarily, many details to The Mayor Aldermen and citizens of Philadelphia, and their successors; and, I do so, with the more confidence, as, from the nature of my bequests and the benefit to result from them, I trust, that my fellow citizens of Philadelphia will observe and evince especial care and anxiety in selecting members for their city councils, and other agents: There are, however, some restrictions, which I consider it my duty to prescribe, and to be, amongst

others, conditions on which my bequest for said college is made and to be enjoyed, namely: *first,* I enjoin and require, that, if, at the close of any year, the income of the fund, devoted to the purposes of the said college, shall be more than sufficient for the maintenance of the institution during that year, then the balance of the said income, after defraying such maintenance, shall be forthwith invested in good securities, thereafter to be and remain a part of the capital; but, in no event. shall any part of the said capital be sold, disposed of, or pledged, to meet the current expenses, of the said institution, to which I devote the interest, income, and dividends thereof exclusively: *second,* I enjoin and require, that no ecclesiastic, missionary, or minister of any sect whatsoever, shall ever hold or exercise any station or duty whatever in the said college, nor shall any such person ever be admitted for any purpose, or as a visitor, within the premises appropriated for the purposes of said college:—.....In making this restriction, I do not mean to cast any reflection upon any sect or person whatsoever; but, as there is such a multitude of sects, and such a diversity of opinion amongst them, I desire to keep the tender minds of the orphans, who are to derive advantage from this bequest, free from the excitements which clashing doctrines and sectarian controversy are so apt to produce; My desire is, that all the instructors and teachers in the college shall take pains to instil into the minds of the scholars *the purest principles of morality,* so that, on their entrance into active life, they may, from inclination and habit, evince benevolence towards their fellow citizens, and a love

of truth, sobriety, and industry, adopting at the same time such religious tenets as their matured reason may enable them to prefer.

....If the income, arising from that part, of the said sum of two millions of dollars, remaining after the contruction and furnishing of the college and out-buildings, shall, owing to the encrease of the number of orphans, applying for admission, or other cause, be inadequate to the construction of new buildings, or the maintenance and education of as many orphans as may apply for admission, then such further sum as may be necessary for the construction of new buildings, and the maintenance and education of such further number of orphans, as can be maintained and instructed within such buildings as the said square of ground shall be adequate to, shall be taken from the final residuary fund hereinafter expressly referred to for the purpose, comprehending the income of my real estate in the city and county of Philadelphia, and the dividends of my stock in the Schuylkill navigation company— my desire and design being, that the benefits of said institution shall be extended to as great a number of orphans as the limits of the said square and buildings therein can accommodate.

XXII.—And as to the further sum of *five hundred thousand dollars,* part of the residue of my personal estate, in trust, to invest the same securely and to keep the same so invested, and to apply the income thereof exclusively to the following purposes, that is to say:

1.—To lay out, regulate, curb, light and pave a passage or street, on the east part of the city of Philadelphia,

fronting the river Delaware, not less that twenty-one feet wide, and to be called *Delaware Avenue,* extending from South or Cedar Street, all along the east part of Water street squares, and the west side of the logs, which form the heads of the docks or thereabouts; and to this intent to obtain such acts of Assembly, and to make such purchases or agreements, as will enable the Mayor Aldermen and Citizens of Philadelphia, to remove or pull down all the buildings fences and obstructions, which may be in the way, and to prohibit all buildings, fences or erections of any kind to the eastward of said avenue;—to fill up the heads of such of the docks, as may not afford sufficient room for the said street;—to compel the owners of wharves to keep them clean and covered completely with gravel or other hard materials, and to be so levelled, that water will not remain thereon after a shower of rain; to completely clean[1] and keep clean all the docks within the limits of the city, fronting on the Delaware;—and to pull down all plat-forms carried out from the east part of the city over the river Delaware on piles or pillars.

2.—To pull down and remove all wooden buildings (as well as those made of wood and other combustible materials, as those called brick-paned, or frame buildings filled in with bricks) that are erected within the limits of the city of Philadelphia—and also to prohibit the erection of any such buildings within the said city's limits at any future time.

3.—To regulate, widen, pave and curb Water street, and to distribute the Schuylkill water therein upon the

(1.) Not to clean, but to compel the owners to clean, Beck *vs.* City, 17 Penna. State Reports, p. 104.

following plan, that is to say.....that Water street be widened east and west from Vine street all the way to South street, in like manner as it is from the front of my dwelling to the front of my stores on the west side of Water street, and the regulation of the curbstones continue at the same distance from one another, as they are at present opposite to the said dwelling and stores, so that the regulation of the said street be not less than thirty nine feet wide, and afford a large and convenient foot-way, clear of obstructions and incumbrances of every nature, and the cellar doors on which, if any shall be permitted, not to extend from the buildings on to the foot-way more than four feet; the said width to be encreased gradually, as the fund shall permit, and as the capacity to remove impediments shall encrease, until there shall be a correct and permanent regulation of Water street on the principles above stated, so that it may run north and south as strait as possible:

* * * * * *

And my mind and will are, that all the income, interest and dividends of the said capital sum of five hundred thousand dollars shall be yearly and every year expended upon the said objects, in the order in which I have stated them as closely as possible, and upon no other objects until those enumerated shall have been attained: and when those objects shall have been accomplished, I authorise and direct the said The Mayor Aldermen and Citizens to apply such part of the income of the said capital sum of five hundred thousand dollars as they may think proper, to the further improvement, from time to time, of the eastern, or Delaware front of the city.

XXIII.—I give and bequeath to the Commonwealth of Pennsylvania, the sum of *three hundred thousand dollars,* for the purposes of internal improvement by canal navigation, to be paid into the state treasury by my executors, as soon as such laws shall have been enacted by the constituted authorities of the said commonwealth as shall be necessary and amply sufficient to carry into effect, or to enable the constituted authorities of the city of Philadelphia, to carry into effect the several improvements above specified, namely, 1. *laws,* to cause Delaware avenue as above described to be made, paved, curbed, and lighted; to cause the buildings, fences, and other obstructions now existing to be abated and removed; and to prohibit the erection of any such obstructions to the eastward of said Delaware avenue: 2. *laws,* to cause all wooden buildings as above described, to be removed, and to prohibit their future erection within the limits of the city of Philadelphia: 3. *laws* providing for the gradual widening, regulating, paving and curbing Water street, as hereinbefore described, and also for the repairing the middle alleys, and introducing the Schuylkill water, and pumps, as before specified—all which objects may, I persuade myself be accomplished on principles at once just in relation to individuals, and highly beneficial to the public: the said sum, however, not to be paid, unless said laws be passed within one year after my decease.

XXIV.—And, as it regards *the remainder of said residue* of my personal estate, in trust, to invest the same in good securities, and in like manner to invest the interest and income thereof from time to time, so

that the whole shall form a permanent fund; and to apply the income of the said fund:—

1. To the further improvement and maintenance of the aforesaid college, as directed in the last paragraph of the XXIst clause of this will:

2. To enable the corporation of the city of Philadelphia to provide more effectually than they now do, for the security of the persons and property of the inhabitants of the said city, by a competent police, including a sufficient number of watchmen really suited to the purpose; and to this end, I recommend a division of the city into watch districts or four parts, each under a proper head, and that at least two watchmen shall in each round or station patrole together.

3.—To enable the said corporation to improve the city property, and the general appearance of the city itself; and, in effect to diminish the burden of taxation, now most oppressive especially on those who are the least able to bear it.

To all which objects, the prosperity of the city, and the health and comfort of its inhabitants, I devote the said fund as aforesaid, and direct the income thereof to be applied yearly and every year forever—after providing for the College as hereinbefore directed, as my primary object: But if the said city shall knowingly and wilfully violate any of the conditions hereinbefore or hereinafter mentioned, then I give and bequeath the said remainder and accumulations to the Commonwealth of Pennsylvania, for the purposes of internal navigation, excepting however the rents issues and profits of my real estate in the city and county of Philadelphia.

which shall forever be reserved and applied to maintain the aforesaid College, in the manner specified in the last paragraph of the XXIst clause of this will: And, if the Commonwealth of Pennsylvania shall fail to apply this or the preceding bequests to the purposes before mentioned, or shall apply any part thereof to any other use, or shall for the term of one year, from the time of my decease, fail or omit to pass the laws hereinbefore specified for promoting the improvement of the city of Philadelphia, then I give devise and bequeath the said remainder and accumulations (the rents aforesaid always excepted and reserved for the College as aforesaid) to the United States of America, for the purposes of internal navigation and no other.

Provided, nevertheless, and I do hereby declare, that all the preceding bequests and devises of the residue of my estate to The Mayor Aldermen and Citizens of Philadelphia, are made upon the following express conditions, that is to say—*First,* that none of the monies, principal, interest, dividends, or rents, arising from the said residuary devise and bequest, shall at any time be applied to any other purpose or purposes whatever than those herein mentioned and appointed;—*Second,* that separate accounts, distinct from the other accounts of the corporation, shall be kept by the said corporation, concerning the said devise, bequest, college and funds, and of the investment and application thereof; and that a separate account or accounts of the same shall be kept in bank, not blended with any other account, so that it may at all times appear on examination by a committee of the legislature as hereinafter mentioned,

that my intentions had been fully complied with:—*Third* that the said corporation render a detailed account annually in duplicate to the legislature of the Commonwealth of Pennsylvania, at the commencement of the session, one copy for the senate, and the other for the house of representatives, concerning the said devised and bequeathed estate, and the investment, and application of the same, and also a report in like manner of the state of the said college, and shall submit all their books papers and accounts touching the same, to a committee or committees of the legislature for examination when the same shall be required. *Fourth,* the said corporation shall also cause to be published in the month of January, annually, in two or more newspapers printed in the city of Philadelphia, a concise but plain account of the state of the trusts, devises and bequests herein declared and made, comprehending the condition of the said college, the number of scholars and other particulars needful to be publicly known, for the year next preceding the said month of January, annually.

XXV.—And whereas I have executed an assignment in trust of my banking establishment, to take effect the day before my decease, to the intent that all the concerns thereof may be closed by themselves, without being blended with the concerns of my general estate, and the balance remaining to be paid over to my executors; Now, I do hereby direct my executors, hereinafter mentioned, not to interfere with the said trust in any way except to see that the same is faithfully executed, and to aid the execution thereof by all such acts and deeds as may be necessary and expedient to effectuate the same, so that

it may be speedily closed, and the balance paid over to my executors; to go, as in my will, into the residue of my estate: And I do hereby authorise, direct and empower the said trustees from time to time, as the capital of the said bank shall be received, and shall not be wanted for the discharge of the debts due thereat, to invest the same in good securities in the names of my executors, and to hand over the same to them, to be disposed of according to this my will.

XXVI.—Lastly—I do hereby nominate and appoint TIMOTHY PAXON, THOMAS P. COPE, JOSEPH ROBERTS, WILLIAM J. DUANE, and JOHN A. BARCLAY, . . .executors to this my last will and testament: I recommend to them to close the concerns of my estate as expeditiously as possible, and to see that my intentions, in respect to the residue of my estate and shall be strictly complied with: and I do hereby revoke all other wills by me made.

In witness, I, the said Stephen Girard have to this my last will and testament, contained in thirty five pages, set my hand at the bottom of each page, and my hand and seal at the bottom of this page; the said will executed, from motives of prudence, in duplicate, this sixteenth day of February in the year one thousand eight hundred and thirty.

STEPHEN GIRARD. [SEAL]

Signed, sealed, published and declared by the said Stephen Girard as and for his last will and testament in the presence of us who have at his request hereunto

subscribed our names as witnesses thereto, in the presence of the said testator and of each other: Feb 16, 1830.

JOHN H. IRWIN,
SAML. ARTHUR,
S. H. CARPENTER.

WHEREAS I, Stephen Girard, the testator named in the forgoing will and testament, dated the sixteenth day of February eighteen hundred and thirty, have, since the execution thereof, purchased several parcels and pieces of real estate and have built sundry messuages, all which, as well as any real estate that I may hereafter purchase, it is my wish and intention to pass by the said will, now I do hereby republish the foregoing last will and testament dated February 16, 1830, and do confirm the same in all particulars. In witness I the said Stephen Girard set my hand and seal hereunto the twenty fifth day of December eighteen hundred and thirty.

STEPHEN GIRARD. [SEAL]

Signed sealed published and declared by the said Stephen Girard as and for a re-publication of his last will and testament in the presence of us, who at his request have hereunto subscribed our names as witnesses thereto in the presence of the said testator and of each other, Dec^{r} 25, 1830.

JOHN H. IRWIN,
SAML. ARTHUR,
JNO. THOMPSON.

WHEREAS I, Stephen Girard, the testator named in the forgoing will and testament, dated Feb ruary 16, 1830, have, since the execution thereof, purchased several parcels and pieces of land and real estate, and have built sundry messuages, all which, as well as any real estate that I may hereafter purchase, it is my intention to pass by said will; and whereas, in particular, I have recently purchased from Mr William Parker the mansion-house, out-buildings, and forty-five acres and some perches of land, called Peel Hall, on the Ridge Road in Penn Township, now I declare it to be my intention and I direct that the orphan establishment, provided for in my said will, instead of being built as therein directed upon my square of ground between High and Chestnut and Eleventh and Twelfth streets in the city of Philadelphia, shall be built upon the estate so purchased from Mr W. Parker, and I hereby devote the said estate to that purpose[1] exclusively in the same manner as I had devoted the said square, hereby directing that all the improvements and arrangements for the said orphan establishment prescribed by my said will as to said square shall be made and executed upon the said estate, just as if I had in my will devoted the said estate to said purposes—consequently the said square of ground is to constitute and I declare it to be a part of the residue and remainder of my real and personal estate and given and devised for the same uses and purposes as are declared in Section XX. of my will, it being my intention that the said square of ground shall be

(1.) Streets not to be laid out or passed through, unless so recommended by Trustees or Directors of College, Act, March 24, 1832 (P. L., 1831-32, p. 176).

built upon and improved in such a manner as to secure a safe and permanent income for the purposes stated in said XXth section: In witness whereof I, the said Stephen Girard set my hand and seal hereunto the twentieth day of June eighteen hundred and thirty-one.

STEPHEN GIRARD. [SEAL]

Signed sealed published and declared by the said Stephen Girard as and for a re-publication of his last will and testament and a further direction in relation to the real estate therein mentioned, in the presence of us who at his request have hereunto subscribed our names as witnesses thereto in the presence of the said testator and of each other, June 20, 1831.

S. H. CARPENTER,
L. BARDIN,
SAML. ARTHUR.

Acts of Assembly to enable the City to Carry the Will into effect were approved—

March 24, 1832 (P. L., 1831-32, p. 176);

April 4, 1832 (P. L., 1831-32, p. 275);

February 27, 1847 (P. L., 1847, p. 178).

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